

## Noted retirement expert Robert P. Burns publishes 'The Perfect-Retirement Formula'

Robert P. Burns, CEO of one of the retirement sector's fastest-growing financial firms, Senior Safety Net of Center Valley, PA, spends his days (and many nights) helping anxious retirees recover from the past decade's two market meltdowns. Now, in his new book, *The Perfect-Retirement Formula*, Mr. Burns for the first time shares his expertise with a broader audience of Americans who seek straight talk about their financial futures—and who expect both safety and real growth.

“Of course you want your income to last a lifetime,” says Mr. Burns, noting that the crash of 2008 alone drained an estimated \$3.4 trillion out U.S. retirement accounts. “Risking the loss of principal is simply not an option for retirees. But equally important, you want your money to be able to support the kind of retirement you always dreamed of. That requires more than what you can get from CDs or T-bills. It's what I like to call a lifestyle income. And it's what my new book, *The Perfect-Retirement Formula*, is devoted to.”

Mr. Burns is both a growing regional presence and a trusted voice in a field increasingly crowded with thinly credentialed advisers looking for their slice of the Baby Boomer pie. Long before his new book, Mr. Burns was writing on key retirement-related matters for a variety of publications. In his most recent editorial for the historic *Morning Call* newspaper, he cautioned readers about the ongoing dangers of the stock market.

He also conducts local seminars on retirement planning and has had a popular radio show on the Lehigh Valley's top-rated talk station, WAEB. The

*Perfect-Retirement Formula* introduces a revolutionary investing platform that provides total principal protection—for life—as well as the tools for generating income to meet each retiree's individualized goals.

Hence, the book's subtitle: “Build a Lifestyle Income You Can't Outlive.” Mr. Burns sees his firm's unparalleled success as a direct result of the growing traction of his message: that there are achievable options for retirees that can provide this “lifestyle income.”

Chapter by chapter, *The Perfect-Retirement Formula* explains the forces that conspire to rob aging investors of safety, predictability and meaningful growth. “Retirement investing is a subject about which far too little is known,” says its author. “And far too much of what people think they know is dead wrong.” With its real-world examples, its compelling logic, its analysis of historical trend-lines—and just the right touch of humor—the book reveals in everyday terms:

- \* Why Wall St has never performed as advertised...and is rigged against the small investor anyway.
- \* The disastrous myth of mutual-fund “diversification”
- \* The cold hard truth about precious metals
- \* How buy and hold, for retirees, too often becomes “buy and fold”
- \* The hidden fees that can eat away the bulk of investor profits.