

The SECRETS Your Broker Never Told You! A seismic shift has taken place in financial planning for people approaching retirement. When that change came along, author Thomas Helbig was more than ready for it. What is the new investment landscape all about? Americans planning for retirement have lost faith in risky, Wall Street-style investments. Meanwhile, new investment tools have come along, developed by the insurance sector of the financial services industry, to replace those high-risk vehicles. St. Louis-based Thomas Helbig, who began advising clients in 1977, has been specializing in these new-breed investments since their emergence. Always one who emphasized safety and loss-prevention, Helbig became an early adopter of the new portfolio options and his clients have learned to their happiness how: principal can be protected, a logical plan can be followed, a substantial growth of the portfolio can be realized and can produce more guaranteed income regardless of Wall Street's performance. I may be a financial advisor operating in extremely volatile times, but I don't toss and turn at night. I know my clients' funds are well protected. With 35 years of experience in financial planning and safe money solutions, Helbig's practice specializes in Qualified Plan Distribution. A gifted communicator of complex information, he is a nationally recognized trainer and keynote speaker on financial planning. In particular, his expertise focuses on retirement planning that takes advantage of the new tax rules passed into law in 2002. These new rules can turn a modest IRA account into a lifetime income that can span three generations. Any serious investor who is deep into their prime earning years simply has to become familiar with these opportunities.

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