

Coming soon: Two days of **FREE FINANCIAL ADVICE**

Friday, August 17, and Thursday, August 30



Call **888-919-2345** or e-mail **jumpstart@kiplinger.com** for free answers to your tough financial questions

Whether you're just starting your career or plotting your exit strategy, it helps to know whether your retirement plans are on track. *Kiplinger's* is offering you two golden opportunities to get a free financial checkup.

For the sixth time, we are joining with the National Association of Personal Financial Advisors (NAPFA) in sponsoring **Kiplinger's Jump-Start Your Retirement Plan Days**. From 9 A.M. to 6 P.M. eastern time on **Friday, August 17**, and **Thursday, August 30**, NAPFA members across the U.S. will be standing by to answer your questions.

Normally, these fee-only planners, who are well versed in investments, taxes, insurance, estate planning and saving for college and retirement, charge clients \$100 to \$250 an hour. But on Jump-Start Days, you don't pay a cent—not even for the phone call. Just dial 888-919-2345 and a NAPFA adviser will respond to your question. Or, if you prefer, you can e-mail your question in advance starting August 1 to jumpstart@kiplinger.com and a NAPFA adviser will reply on one of the Jump-Start dates.

To make the most of your financial checkup, gather together any relevant records, such as mutual fund statements or your 401(k) menu of investment choices. If your questions are too complex to be answered on the spot, you may be directed to NAPFA's Web site, www.napfa.org, where you can look for a planner in your area.

More than 26,000 *Kiplinger's* readers have participated in past call-in sessions. "For 60 years, *Kiplinger's* has been answering readers' questions about saving and investing," says editor Fred W. Frailey. "Now it's your chance to get one-on-one advice."

Our retirement hotline is a public service that is offered to all, not just *Kiplinger's* subscribers. "Volunteer advisers from across the country are prepared to help as many people as possible," says NAPFA chief executive officer Ellen Turf. "It is incredibly satisfying for them to have such a positive impact on so many lives."

Who we are & what we do

You may wonder who will answer your questions when you call or e-mail **Kiplinger's Jump-Start Your Retirement Plan Days**, on August 17 and August 30.

Allow us to introduce ourselves.

There's more to your financial future than watching your investments. You must consider how all pieces of the financial puzzle fit together: retirement savings, estate planning, taxes, insurance, long-term health care, college savings, charitable giving, along with a well-constructed investment portfolio.

This is what we provide as members of the National Association of Personal Financial Advisors, or NAPFA. We can look at your entire picture and help you to develop a truly comprehensive financial plan. We are people you can trust.

NAPFA-Registered Financial Advisors® are comprehensive, fee-only financial advisors. We work in your best interest at all times because we accept no commissions or compensation from providers of financial products. Our fee-only model is regularly praised by consumer advocates and government regulators for providing the highest level of consumer protection.

The NAPFA-Registered Financial Advisors® participating in **Kiplinger's Jump-Start Your Retirement Plan Days** are provided by the NAPFA Consumer Education Foundation, a nonprofit organization that serves as an advocate for consumer-oriented financial services and a clearinghouse for objective consumer information. The Foundation partners with recognized educational organizations to expand the breadth, depth and distribution of consumer financial-education programming, including materials developed by NAPFA.

For more than 20 years, NAPFA members have set the standards for providing objective, fee-only financial advice for Americans of all income and wealth levels. Go to www.napfa.org, or call 800-366-2732, and find out how you can work with a NAPFA-Registered Financial Advisor®.



Truly Comprehensive, Strictly Fee-Only®



The NAPFA Consumer Education Foundation is proud to work with *Kiplinger's Personal Finance* magazine to provide objective advice for **Kiplinger's Jump-Start Your Retirement Plan Days**.