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CONTACT:
National Ethics Association (NEA)
Phone: 800-282-1831
Fax: 760-804-7508

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Alfred (Alfie) Tounjian

Founder

Member since	10/27/2006
Member through	02/03/2019
Company	Advantage Retirement Group
Address	8870 Daniels Parkway, Fort Myers, FL 33912 US
Website	http://AdvantageRetirementGroup.com
Phone Number	(239) 561-1155
Industry	Certified Financial Planner

ALFIE TOUNJIAN | CFP® , RFC® Retirement Planning Specialist

Alfie Tounjian, a CERTIFIED FINANCIAL PLANNER™ professional, is the founder and president of the Advantage Retirement Group, a Fort Myers, Florida based financial planning firm specializing in retirement planning, and post-retirement financial solutions. As an advocate for “safer money” solutions, Tounjian educates and assists retirees on strategies to protect and preserve their financial security and plan for an income to last the duration of their retirement years. In an effort to reach and help mature Americans, Tounjian founded The Advantage Retirement Group, ensuring that retirees have the tools and resources they need to live a rewarding retirement. Since founding his practice in 1983, Tounjian has directed the growth of the company to expand into eight states stretching from Pennsylvania to Florida. With more than a quarter of a century of experience, dating back to 1983, Tounjian understands the importance of planning for a financial secure retirement, life insurance, pension plans and personal hybrid annuities. Without a plan, the results could be devastating. Now, more than ever, he is seeing a greater need for creating consumer awareness and “safer money” options, and is also reaching out to those quickly approaching retirement, ensuring their financial affairs are in order. Tounjian specializes in IRA rollovers and tax advantageous distributions, wealth protection, advancement and distribution appropriate for retirement, long-term care and life insurance, understanding Medicare, Medicaid and nursing home spend-down rules.

In addition to being a CFP®, Tounjian is also a Registered

Financial Consultant (RFC®), Registered Investment Advisor (RIA), and a licensed insurance agent. His involvement with the financial industry extends beyond his education and includes membership to the Financial Planning Association (FPA), a nationally recognized organization comprised of members who have earned the CERTIFIED FINANCIAL PLANNER™ designation and are committed to professional competence, ethical conduct and complete disclosure. He is also a member of the

conduct and complete disclosure. He is also a member of the National Ethics Bureau (www.ethicscheck.com), an organization dedicated to transparency, and comprised of members demonstrating the highest ethical standards in business and finance. As part of his community outreach initiatives, Tounjian has served as a guest on WBAL radio, answering live listener call-in questions on the topics of planning and “safe money” strategies. In addition, Tounjian has served as an expert for various financial articles and publications, including The Washington Post.

After college, Tounjian relocated to Maryland where he immediately began his career in assisting retirees with their short and long-term financial planning. Striving to provide the best guidance for mature Americans, Tounjian also offers additional consultation on prescription assistance programs and “Starting Over” counseling for widows and widowers.

Outside of work, Tounjian attends Next Level Church in Fort Myers, is an avid tennis player and has recently taken on the challenge of golf.

Listed below is a comprehensive list of Alfie Tounjian’s expertise.

Retirement Savings Plans 101

- How to utilize a retirement account when saving for retirement
- Understanding the difference between 401(k)s, Pensions, and IRAs
- Understanding the difference between traditional, Roth and Stretch IRAs
- How to organize and understand the details of a retirement savings plan
- Understanding Required Minimum Distributions (RMDs)
- Penalties for taking money out of your retirement plan before age 59 ½
- Third party money management with institutional pricing, wholesale vs retail

Timely Topics Regarding Retirement Savings Plans

- Retirement planning strategies during a recession
- Tips on saving for retirement in a slowing economy
- How to retire or maintain a retirement during a recession
- How to protect your accounts against market volatility
- Keeping clients updated on ever changing tax laws for pre and post retirement planning

Common Concerns of Mature Americans

- How to protect your assets in retirement
- How to rollover your IRA, and the advantages of doing so
- Understanding Medicaid spend-down and why it is essential for government assistance
- What to do with your finances when becoming a widow/widower

Accumulating and Preserving Wealth for Retirement

- The pros and cons of waiting until age 70 ½ to withdraw money from your 401(k) or IRA
- How to catch-up for retirement
- What “diversified” means when saving for retirement
- IRA rollovers and when they are a good idea
- IRA conversions and re-characterizations and how to “undo” a Roth transfer
- Why increasing tax rates makes a Roth IRA better
- The impact of future tax changes on retirement
- Saving vs. Investing – understanding the purpose of your money
- Risk tolerance and how to invest accordingly
- Reducing market risks in retirement while still maintaining account growth
- Evaluating options for tax-advantaged distribution strategies
- Inflation and your retirement accounts – how to ensure they keep the pace
- Retiring? Your 401(k) is your last paycheck – how to make it last
- Pension income with inflation protection for both spouses

Distribution of Retirement Savings

- How to estimate your retirement income needs
- How to plan for an income for life
- How to determine income needs for retirement savings plans
- Determining which retirement account you should draw on first in retirement
- How to reduce or avoid taxes and penalties on retirement accounts when retiring
- Distributions, inflation and taxes – how to plan for the inevitable

Tax Reduction for Retirement

- Often your highest taxed asset, how to reduce taxes on a retirement savings plan
- Why letting your IRA / retirement plan grow unhindered will cost you thousands
- Reducing Social Security and income taxes in retirement
- Tax reduction strategies for your retirement investments

Estate Preservation / Estate Transfer

- Probate – what it is and why you want to avoid it
- How to fund a trust and the advantages of doing so
- How to properly pass your estate to loved ones to mitigate taxes and legal fees
- How to maximize estate values using life insurance
- Stretch IRAs – how to pass a legacy to children and grandchildren
- Necessary legal procedures and documents to protect your estate
- How to use a Living Trust and have your final wishes honored
- The benefits and drawbacks of a will
- How to shield assets and minimize estate taxes
- Transferring an estate to a family vs. a charity – what to know
- What assets should you spend, and what are best to leave to your children

• Watching out for missing your DMD when someone passes

- watching out for missing your RMD when someone passes away
- What to consider when assisted living (such as a nursing home, assisted living facility, or adult day care) becomes necessary
- How to protect your assets from nursing home spend down
- Medicaid planning or assistance with long-term care expenses
- Medicaid spend-down rules and how to avoid or protect yourself

Insurance Planning

- How to fund a life insurance policy with RMDs
- Understanding when life insurance is either appropriate or unnecessary
- Why life insurance is popular again – even for retirees
- Why long-term care insurance is appropriate
- How insurance can turn your taxable IRA into tax-free dollars for your spouse and family
- What are the steps I need to take if considering assisted living for myself, spouse, or parent?

FREQUENTLY ASKED QUESTIONS

- What can I do to rebuild my retirement savings while in retirement?
- How can I make sure that I won't run out of money in retirement?
- Is my pension safe?
- Can I count on Social Security to last throughout retirement?
- As a retired widow/widower, what do I need to do to protect my future financial affairs?
- I have recently retired – what should I do with my 401(k)?
- What can I do today to protect myself against future tax increase?
- Where is the best place to invest my money today for my retirement?
- How do I know when I have enough money to retire?
- What is estate planning, and why is it an important part of a retirement plan?
- How can I still have a share in the market gains and not worry about the down turns?

If you are interested in discussing any of the above subjects, strategies, or would like to receive answers to the Frequently Asked Questions, call The Advantage Retirement Group at [\(239\) 561-1155](tel:2395611155), toll free (800) 807-3847, to schedule your complimentary consultation.