



Lifeguard Retirement Planning Partners with The Association of Financial Educators

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Richard Kirk with Lifeguard Retirement Planning is announcing a new partnership with the Association of Financial Educators (AFE). Begun in 2008 with the goal of empowering individuals to take control of their financial well-being, AFE is the market leader in providing FREE financial education workshops to companies of all sizes and in all market sectors of North America. AFE has worked with thousands of companies over the last decade with the aim of providing their employees with expertly taught, easy to understand workshops. AFE's no-selling approach provides an unbiased view of financial wellness allowing for a deeper understanding of the intricacies of personal finance.

AFE's instructors are comprised of professionals in dozens of fields including investing, estate planning, tax, real estate, wellness and many more. Before being allowed to join AFE, each advisor must pass a stringent screening process to ensure that the workshops are being taught by only the most qualified professionals.

AFE's expert instructors all donate their time in an effort to empower corporate and community groups to take control of their financial futures. AFE's members share the common goal of fighting financial illiteracy, gaining community exposure, and empowering through education.

For more information visit their website at www.lifeguardretirement.com.

Richard Kirk is an Investment Advisor Representative with Horter Investment Management.

Investment advisory services offered through Horter Investment Management, LLC, a SEC-Registered Investment Advisor. Horter Investment Management does not provide legal or tax advice. Investment Advisor Representatives of Horter Investment Management may only conduct business with residents of the states and jurisdictions in which they are properly registered or exempt from registration requirements. Insurance and annuity products are sold separately through Lifeguard Retirement Planning. Securities transactions for Horter Investment Management clients are placed through TCA by E*TRADE, TD Ameritrade and Nationwide Advisory Solutions.

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Lifeguard Retirement Planning

We provide families and businesses with innovative financial strategies, to offer financial clarity, solutions, and improve your quality of life. We analyze your personal financial situation and create a retirement plan unique to your situation

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