



YOUR HOME SWEET HOME... IS IT THE BEST PLACE TO RETIRE? IS IT TIME TO DIVORCE YOUR HOUSE?

Can you and your house pass the test for S.U.M: Safety, Use, Maintenance?

Historically, owning a home was your best bet for financial security, but times are changing and so are neighborhoods. Home ownership may not reap the profits it once did, and the socioeconomic changes may present new problems for those interested in having financial security in retirement.

Is your home a retirement asset or a retirement burden? What alternatives are available? Penelope Tzougros has many years of experience as a financial advisor and understands the serious problems people deal with when facing retirement, including the role of the beloved house. She offers a range of tools and in-depth understanding to unravel the retirement mysteries that keep many of us in a quagmire of indecision.

Penelope is a seasoned advisor, a sought after public speaker and one of the few financial advisors who integrates into a plan for sustainable retirement income – the role of the house, the driver’s license, health insurances related to Medicare and long-term care. Penelope’s books, *Your Home Sweet Home: How to Decide Whether You Should Stay or Move in Retirement*, *Wealthy Choices: The Seven Competencies of Financial Success*, and *Long-term Care Insurance: How to make decisions that are right for you* are available on Amazon, and Barnes & Noble. Penelope founded Wealthy Choices®, Registered Investment Advisor in 2000.

SPEAKING TOPICS:

- **Time to divorce your house. When is your home no longer an asset?**
- **Creating your legacy. It isn’t just about your money.**
- **Baby Boomers: Discover the keys to a confident and satisfying retirement.**
- **The Surviving Spouse’s Financial Toolbox. What to do when you are the one left behind.**
- **Every 65 seconds someone in the United States develops Alzheimer’s. Would you be prepared if this happens to your spouse?** (www.alz.org/facts)



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Also by Penelope Tzougros

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