



Joseph R. Zingone is an author and educator who has been working with retirees and their families through their advisors since 1982. He is a Certified Elder Planning Specialist and a Certified Senior Advisor. As a member of several national organizations of advisors such as attorneys, accountants, and financial planners who specialize in working with individuals 50 and over, Joe is able to stay current with the constant changes and has been able to provide timely assistance to many. In addition, he is a sought after resource for IRA problems and concerns.

He has written 4 books on retiree issues including Alligator Proofing Your Estate, an in-depth look at many of the concerns affecting retirees today, The Great Variable Annuity Circus, The Survivors Guide and IRA...Individual Retirement Account or Internal Revenue Account which completes the list. He also authors many of the educational booklets used by SeminarAtHome.org and is one of their most sought after speakers. (SeminarAtHome.org is an Internet and catalog based "learn at your own pace" educational program for people 50 and older.)

Holding a degree in accounting, Joe is certified by the NJ Department of Education as having completed the prerequisites to obtaining a certificate as a CPA by examination or reciprocity. This background and an M.S. in Economics is used extensively in reducing debt and keeping money safe while saving taxes. He is certified by the IRS/AARP as a volunteer tax preparer delivering a much needed service to our senior citizens.

As a contributor to Renaissance Magazine - NJ's fastest growing "senior only" magazine - his articles have been well received. His presentation expertise is highly regarded. Having spoken to hundreds of groups, AARP chapters and many local and county government organizations, Joe has honed his presentations allowing the information to be easily understood by all. His easy to understand manner is seamlessly transferred to this new book, which makes for a great self-help primer. This book's information will be helpful across many generations of individuals ranging from the retired IRA holder to their beneficiaries, even including those who are just starting their working careers.



IRA: Individual Retirement Account or Internal Revenue Account? By: Joseph R. Zingone

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**“Unlock the power of your IRA!
What your banker and broker don’t want you to know.”**
- Joseph R. Zingone