



Helpful Resources and Suggested Reading for Retirees

This guide provides information on some of the numerous organizations, web sites and books that are available to help you plan for retirement. We hope these resources provide you with the tools to prepare for a healthy, vital, fulfilling and secure future. *Note*—This guide is for informational purposes only; the organizations, web sites and books listed here should be considered referrals only. Only you can determine the appropriateness of a particular resource.

Helpful Resources

Consumer Protection

Federal Citizens Information Center

888-878-3256

800-FED-INFO (800-333-4636)

www.pueblo.gsa.gov

The Federal Citizen Information Center (FCIC) is a one-stop source for answers to questions about consumer problems and government services.

Council of Better Business Bureaus, Inc. (BBB)

4200 Wilson Boulevard, Suite 800

Arlington, VA 22203

703-276-0100

www.bbb.org

The national headquarters of the Better Business Bureau (BBB) is dedicated to fostering fair and honest relationships between businesses and consumers, instilling consumer confidence and contributing to an ethical business environment. Check the Yellow Pages of your telephone directory for the Better Business Bureau in your area or contact the national office.

Direct Marketing Association

1120 Avenue of the Americas

New York, NY 10036

212-768-7277

1615 L Street, NW, Suite 1100

Washington, DC 20036

202-955-5030

www.dmachoice.org

DMACHoice, the consumer arm of this association, is an online tool to help you manage your mail. The service removes consumers' names from mailing and telephone solicitation lists of companies that market nationwide.

National Consumers League

1701 K Street, N.W., Suite 1200

Washington, DC 20006

202-835-3323

www.natlconsumersleague.org

A nonprofit organization that educates consumers about fair labor standards, telemarketing fraud, health care, food and drug safety, financial services, energy, the environment and telecommunications. Call or visit its web site for information and publications.



Financial

American Institute of Certified Public Accountants

1211 Avenue of the Americas
New York, NY 10036
888-777-7077 (Member Service Center)
212-596-6200
www.aicpa.org

This organization can provide information about financial literacy, estate planning, financial planning and choosing an accountant.

Certified Financial Planner Board of Standards

1425 K Street, NW, Suite 500
Washington, DC 20005
800-487-1947
www.cfp.net

This nonprofit organization can help you learn about financial planning, check on the status of a financial planner or investigate a complaint about one.

Financial Planning Association

4100 E. Mississippi Avenue, Suite 400
Denver, CO 80246
1600 K Street, NW, Suite 201
Washington, DC 20006
800-322-4237
www.fpaforfinancialplanning.org

This nonprofit organization offers financial publications on retirement and how to choose a certified financial planner, as well as a variety of financial planning tools. The PlannerSearch function can connect you with certified financial planners in your area.

Internal Revenue Service (IRS)

800-829-1040
www.irs.gov

The IRS offers tax information, publications, tax forms and access to representatives who can answer questions regarding filing taxes. Call toll-free or download information from its web site.

Investor Guide

www.investorguide.com

This web site offers information on handling personal finances and making investment decisions.

National Association of Personal Financial Advisors (NAPFA)

3250 North Arlington Heights Road, Suite 109
Arlington Heights, IL 60004
800-366-2732
www.napfa.org

This organization provides information and educational materials on choosing a financial planner and free referrals to NAPFA members in your area who can provide comprehensive personal financial planning services.

National Foundation for Credit Counseling[®], Inc. (NFCC)

801 Roeder Road, Suite 900
Silver Spring, MD 20910
301-589-5600
www.nfcc.org

This nonprofit, nationwide organization provides consumer counseling services and education on budgeting, credit and debt resolution through its member offices. NFCC members also offer money management education programs and homeowner counseling and education. The web site has search features that allow you to search for member agencies for in-person, online or phone counseling.

Pension Rights Center

1350 Connecticut Avenue, NW, Suite 206
Washington, DC 20036
202-296-3776
www.pensionrights.org

This organization is dedicated to protecting the pension rights of workers, retirees and their families. The web site provides booklets and fact sheets about pension plans, protecting your pension money, and understanding your pension plan. Assistance with pension issues is available through the organization's regional Pension Information and Counseling Projects.

Society of Financial Services Professionals

17 Campus Boulevard, Suite 201
Newtown Square, PA 19073
888-243-2258
610-526-2500
www.financialpro.org

This nonprofit organization provides information and resources on financial planning topics as well as a Consumer Referral Service.

U.S. Securities Exchange Commission (SEC)

100 F Street, NE
Washington, DC 20549
202-942-8088
www.sec.gov

An independent, nonpartisan, quasi-judicial regulatory agency responsible for administering the federal securities laws and regulating firms engaged in the purchase or sales of securities, people who provide investment advice, and investment companies. It can provide background information on financial planners and advisors and advice on investments.

General

AARP

601 E Street, N.W.
Washington, DC 20049
888-OUR-AARP (888-687-2277)
www.aarp.org

A nonprofit, nonpartisan organization dedicated to enhancing quality of life for older Americans by providing information, advocacy and service. Chapters are located nationwide, and can provide information and publications on a wide variety of issues pertinent to older Americans and their families. Anyone can use AARP services, though membership provides additional benefits such as discounted programs. Call the national office or visit its web site to locate the AARP chapter in your area.

Administration on Aging

1 Massachusetts Avenue
Washington, DC 20201
202-619-0724
www.aoa.gov

A component of the U.S. Department of Health and Human Services, this administration provides information about issues pertinent to older adults and sponsors programs and services on health care, retirement planning and more.

Alliance for Children and Families

11700 W. Lake Park Drive
Milwaukee, WI 53224
414-359-1040
www.alliance1.org

This national, nonprofit organization is made up of a network of family service associations throughout the country. Use their interactive membership map to find a member agency near you.

Children of Aging Parents

P.O. Box 167
Richboro, PA 18954
800-227-7294
www.caps4caregivers.org

This national, nonprofit organization provides information, referrals and support for caregivers of the elderly or chronically ill.

Eldercare Locator Hotline

National Association of Area Agencies on Aging
1730 Rhode Island Avenue, NW, Suite 1200
Washington, DC 20036
800-677-1116
www.eldercare.gov

This public service of the United States Administration on Aging, administered by the National Association of Area Agencies on Aging (NAAAA) and the National State Units on Aging, refers people to state and local organizations on aging nationwide. The NAAAA web site (listed here) can link you to the Eldercare Locator Hotline or you can call toll-free.

National Alliance for Caregiving

4720 Montgomery Lane, 5th floor
Bethesda, MD 20814
www.caregiving.org

This organization is a national resource center providing information on caregiving issues, eldercare conferences, publications and training for family and professional caregivers.

National Council on the Aging (NCOA)

1901 L Street, NW, 4th Floor
Washington, DC 20036
202-479-1200
www.ncoa.org

NCOA is a nonprofit organization that provides information, resources, support and advocacy to help older people remain healthy and independent, find jobs, access benefits programs, and discover meaningful ways to continue contributing to society. It provides referrals to local services and programs or elder care, including advocacy services and training programs for older workers.

National Health Information Center (NHIC)

PO Box 1133
Washington, DC 20013
800-336-4797
301-565-4167
www.health.gov/nhic

This center helps both professionals and the general public locate organizations, information and resources on health-related issues.

National Institute on Aging (NIA)

Building 31, Room 5C27
31 Center Drive, MSC 2292
Bethesda, MD 20892
800-222-2225
301-496-1752
www.nih.gov/nia

Part of the National Institutes of Health (NIH), the mission of this organization is to improve the health and well-being of older Americans. NIA provides information and resources on topics related to aging and health including aging processes; age-specific diseases, treatments and research; and special problems and needs of the aged.

National Institutes of Health (NIH)

9000 Rockville Pike
Bethesda, MD 20892
www.nih.gov
301-496-4000

The NIH is the world's foremost biomedical research center, and the federal focal point for biomedical research in the U.S. Its web site can link you to numerous resources related to aging, health and research.

National Self-Help Clearinghouse

Graduate School and University Center of
the City University of New York
365 Fifth Avenue, Suite 3300
New York, NY 10016
212-817-1822
www.selfhelpweb.org/index.html

This nonprofit, national service refers individuals to self-help support groups throughout the United States.

Insurance and Government Programs

Department of Veterans Affairs

800-827-1000
www.va.gov

To find the Department of Veterans Affairs in your area, call toll-free or use the "Find a VA Facility" tool on the web site. A counselor in your local office can answer questions about veterans' benefits and eligibility requirements.

Centers for Medicare and Medicaid Services

7500 Security Boulevard
Baltimore, MD 21244
800-MEDICARE (800-633-4227)
www.cms.gov

The Centers for Medicare and Medicaid Services administer the Medicare and Medicaid programs. Call or visit the web site for information.

America's Health Insurance Plans

601 Pennsylvania Avenue, NW
South Building, Suite 500
Washington, DC 20004
202-778-3200
www.hiaa.org

AHIP is a trade association representing health insurance providers. The consumer information section of the web site provides information on various health insurance issues including long-term care insurance, disability insurance and more. Free publications are available.

Medicare Rights Center

520 Eighth Avenue, North Wing, 3rd Floor
New York, NY 10018
212-869-3850

110 Maryland Ave, NE, Suite 112
Washington, DC 20002
202-544-5561
800-333-4114 (Consumer Hotline)
888-466-9050 (Medicare HMO/Part D
Appeals Hotline)
www.medicarerights.org
www.medicareinteractive.org (Medicare
Interactive Counselor)

This nonprofit organization assists Medicare beneficiaries with general questions and concerns about coverage. The "Medicare Interactive Counselor" offers online information and advice on Medicare. The Consumer Hotline is open Monday through Friday from 9 a.m. to 1 p.m. Eastern time; the Medicare HMO/Part D Appeals Hotline is open Monday through Thursday from 12 p.m. to 2 p.m. Eastern time.

National Association of Insurance Commissioners (NAIC)
2301 McGee Street, Suite 800
Kansas City, MO 64108
866-470-NAIC (6242) (Consumer Hotline)
816-842-3600
www.naic.org

This organization of insurance regulators protects the interests of insurance consumers and publishes guides that educate consumers about insurance and their rights.

Insurance Information Institute
110 William Street
New York, NY 10038
800-331-9146
212-346-5500
www.iii.org

The III offers information and resources on different types of insurance. The “life stage tool” provides information for different life stages. An online “Ask the Expert” feature allows web site visitors to submit questions to the III Helpline. There is also a searchable, online directory of insurance-related companies and associations.

Medicare Online
800-MEDICARE (800-633-4227)
www.medicare.gov

This web site is the official source for Medicare information and resources. It provides a wealth of information, resources and tools on Medicare, Medicare Health Plans, Medicare Prescription Drug Coverage, Medigap policies, Medicaid and much more. The site’s Nursing Home Compare section lists all Medicare-certified facilities in the United States with up-to-date inspection and deficiency information.

National Organization of Social Security Claimants Representatives (NOSSCR)
560 Sylvan Avenue
Englewood Cliffs, NJ 07632
800-431-2804
www.nosscr.org

An association of attorneys and other advocates who represent Social Security and Supplemental Security Income claimants. It can provide information about Social Security laws as well as make referrals to attorneys who specialize in this type of law.

Social Security Administration (SSA)
Office of Public Inquiries
6401 Security Boulevard
Baltimore, MD 21235
800-772-1213
www.ssa.gov

The SSA administers America’s Social Security plans. Call or visit the web site to locate the Social Security office in your area or for information and resources regarding Social Security, Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicare and Medicaid.

Legal

American Bar Association
321 N. Clark Street
Chicago, IL 60654
800-285-2221
www.abanet.org
www.findlegalhelp.org (Consumer Guide to Legal Help)

The ABA web site offers information and resources for the public including a lawyer locator tool, a directory of lawyer disciplinary agencies and links to legal resources. The online “Consumer Guide to Legal Help” includes a directory of lawyer referral services and articles on legal services.

**National Academy of Elder Law Attorneys,
Inc.**

1604 N. Country Club Road
Tucson, AZ 85716
520-881-4005
www.naela.com

This nonprofit organization provides educational resources, support and assistance to attorneys specializing in elder law, their clients and their clients' families.

Senior Law Home Page

www.seniorlaw.com

This web site offers information and resources regarding elder law, Medicare, Medicaid, estate planning, trusts and the rights of the elderly and disabled.

Pharmaceutical Services

AARP Pharmacy Service

800-305-6992

www.aarppharmacy.com

The AARP Pharmacy Services program offers programs to help save money on prescription drugs, over-the-counter medications and products for healthy living.

Volunteering, Working and Learning

American Red Cross National Headquarters

2025 E Street, NW
Washington, DC 20006
800-RED-CROSS (800-733-2767)
www.redcross.org

This humanitarian organization helps people prevent, prepare for, and respond to emergencies, and provides relief to victims of disaster. To find out about volunteer opportunities in your area, check your local telephone directory or visit the web site.

Rebuilding Together

National Headquarters
1536 16th Street, NW
Washington DC 20036
800-473-4229
www.rebuildingtogether.org

This volunteer organization, in partnership with local communities, rehabilitates houses of low-income homeowners, particularly the elderly and disabled. Call or visit the web site for information about local programs.

Civic Ventures

114 Sansome Street, Suite 850
San Francisco, CA 94104
415-430-0141
www.civicventures.org

This organization strives to create meaningful volunteer opportunities for retirees. Call or visit its web site for more information about available programs.

**The Corporation for National and
Community Service**

1201 New York Avenue, N.W.
Washington, DC 20525
202-606-5000
www.cns.gov

This umbrella organization works with many community organizations as well as its own subsidiary service organizations to create volunteer opportunities throughout the United States.

Elderhostel

11 Avenue de Lafayette
Boston, MA 02111
800-454-5768
www.elderhostel.org

This nonprofit organization provides educational adventures all over the world to adults ages 55 and over. Elderhostel combines informal, inexpensive lodging with educational courses throughout the United States and internationally.

The Executive Service Corps Affiliate Network (ESCAN)

www.escus.org

ESCAN is a nationwide network of nonprofit consulting groups that provides consultation services in all areas of business on a volunteer basis to nonprofit and public service organizations.

Experience Corps

2120 L Street NW, Suite 610
Washington, DC 20037
202-478-6190
www.experiencecorps.org

This organization provides opportunities for retired Americans to volunteer in schools and other youth services. Call or visit its web site for more information on programs in your area.

Habitat for Humanity

121 Habitat Street
Americus, GA 31709
800-HABITAT (800-422-4828)
www.habitat.org

This international organization works to build homes for families in need throughout the world. Call or visit its web site for information on volunteering for programs.

Senior Corps

1201 New York Avenue, N.W.
Washington, DC 20525
202-606-5000
www.seniorcorps.gov

This subsidiary of the Corporation for National Service is dedicated to creating volunteer opportunities for retirees. For information about programs in your area, call or visit its web site.

Peace Corps

Paul D. Coverdell Peace Corps Headquarters
111 20th Street, NW
Washington, D.C. 20526
800-424-8580
www.peacecorps.gov

The Peace Corps is an international volunteer organization whose mission is to promote world peace. Call or visit its web site for information on the types of volunteer work available through the Peace Corps.

United Way of America

701 N. Fairfax Street
Alexandria, VA 22314
703-836-7112
www.unitedway.org

A national system of volunteers, contributors and local charities built on the proven effectiveness of local organizations helping people in their own communities. To find out about volunteer opportunities in your area, check your local telephone directory or contact the national headquarters. Visit the web site to locate a local United Way serving your area.

Volunteers of America

National Office
1660 Duke Street
Alexandria, VA 22314
800-899-0089
703-341-5000
www.voa.org

One of the nation's oldest, largest and most diversified nonprofit human service agencies, Volunteers of America helps more than two million people in over 400 communities. It has 38 offices covering 44 states. Visit the web site or call to find out about volunteer programs in your area.

Volunteers in Medicine Institute

162 St. Paul Street
Burlington, VT 05401
802-651-0112

www.volunteersinmedicine.org

This organization promotes and guides the development of a national network of free clinics so that everyone in a community has access to health care. The clinics are staffed by retired medical personnel and other volunteers. Call for details about programs in your area.

Suggested Reading

Coping With Change

Life Launch: A Passionate Guide to the Rest of Your Life, by Frederic M. Hudson and Pamela D. McLean. Santa Barbara, Calif.: The Hudson Institute Press, 2000.

This book provides a set of tools that may help you shape, execute and monitor the major transitions (or “LifeLaunches”) in your life. Divided into chapters, each LifeLaunch integrates the themes of work, love, family, leisure and social commitments in new ways. The book also provides maps to help you design and plan the many transitions you will experience throughout your life.

Managing Transitions: Making the Most of Change, 2nd Edition, by William Bridges. Massachusetts: Perseus Books Group, 2003.

This book provides examples of how changes at work affect employees and how employees in transition can influence an organization. Directed at managers and employees, *Managing Transitions* points out how to make changes—and how to prepare for them. The author gives guidelines on how to minimize the distress and disruptions that are often caused by corporate changes.

Healthy Aging

The Ageless Spirit, 2nd Edition, by Connie Goldman (ed.) Minnesota: Fairview Press, 2004.

In her National Public Radio series, “I’m Too Busy to Talk Now,” Connie Goldman explored the concept of successful aging with prominent creative people over age 70. Based on these interviews, *The Ageless Spirit* is a compilation of essays that provide insight on aging.

Healthy Pleasures, by Robert Ornstein and David Sobel. New York: Perseus Books Group, 1990.

This book explores ways to extend and enrich your life by understanding the crucial role of pleasure in your own health. Based on research in the fields of medicine, biology and psychology, the authors propose ways to manage health with less effort and more fun. *Healthy Pleasures* offers practical suggestions on how to enhance, rather than just maintain, good health.

Successful Aging, by John W. Rowe and Robert L. Kahn. New York: Random House, Inc., 1999.

The idea of aging is being approached in new terms—instead of disease and decline, aging is viewed by the factors that contribute to ongoing health and vitality. In this book, which uses the results of the MacArthur Foundation Study of Aging in America, Drs. Rowe and Kahn explain that successful aging is largely determined not by genetic inheritance but individual lifestyle choices in diet, exercise, the pursuit of mental challenges, self-efficacy and involvement with other people.

Redefining Retirement

The Magic of Believing, by Claude M. Bristol. New York: Pocket Books, 1994.

Originally published in 1948, *The Magic of Believing* is a classic guidebook to achieving success in all aspects of life. The book's motivational techniques show you how to achieve long- and short-term goals, whether it's a better job, increased income, a happier marriage or simply a good night's sleep. Older people can learn how to overcome obstacles and optimize their experience to reach any goal.

Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America, by Marc Freedman. New York: Public Affairs, 2002.

In *Prime Time*, the author introduces several older adults who are making the most of the last third of their lives: as volunteers teaching children; as part-time medical staff serving low-income families; as vital members of their communities. The book gives an overview of retirement in America and describes a group of older people who are making a difference—in others' lives as well as their own.

The Third Age: Six Principles for Growth and Renewal After Forty, by William A. Sadler. Cambridge, Mass.: Perseus Publishing, 2001.

The author labels life past 50 as “the third age” (the fourth is old age), and offers evidence of the potential for continued growth and lifelong learning. Based on his 12-year study of several dozen men and women aged 45 to 80, Sadler outlines several principles for achieving personal renewal in later life, and offers suggestions on how you can develop and nurture these principles in your own life.

Second Careers: Working After Retirement

Do What You Are: Discover the Perfect Career for You Through the Secrets of Personality Type, Revised and Updated Edition, by Paul Tieger and Barbara Barron-Tieger. Boston: Little, Brown & Company, 2007.

Using workbook exercises, this book provides specific job search strategies, including information on how to use the Internet to conduct an efficient and effective job search. It lists a wide array of occupations that are popular with different personality types, including career tracks in growth areas such as e-commerce, biotechnology, new media and telecommunications. The authors provide career advice throughout and highlight the strengths and weaknesses of each personality type with real-life examples.

Your Money or Your Life: 9 Steps to Transforming Your Relationship With Money and Achieving Financial Independence: Revised and Updated for the 21st Century, by Vicki Robin, Joe Dominguez and Monique Tilford. New York: Penguin USA, 2008.

Based on their self-help seminars, the authors discuss the financial benefits of living a simpler life. Through case studies, they point out the importance of analyzing the “life-energy” cost (time, expenses, stress) of an ambitious career. By reducing work expectations and paying more attention to personal expenses (such as food, clothing, transportation, loan rates, health care, etc.), they believe people can save money and invest it, achieving financial independence and the freedom to choose work that is more satisfying.

Note—This resource/reading list is not intended to be entirely comprehensive since new books and resources are published each day. While LifeCare makes every effort to provide you with up-to-date, accurate information, please check with your library or local bookstore for new and noteworthy web sites, organizations and books on healthy aging.

This publication is for general informational purposes only and is not intended to provide any reader with specific authority, advice or recommendations.

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#7388_HelpfulResourcesandSuggestedReadingforRetirees_FOH_I008

