



NEWS

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Merit Retirement Advantage Launches Free Online Retirement Resource Center *Consumers can assess their retirement risk and readiness through easy-to-use surveys and a special report*

ATLANTA, GA (March 18, 2008) – Merit Retirement Advantage, a financial advisory firm in Atlanta, is making retirement assessment easier than ever with its newly launched Retirement Resource online tool (www.MeritRetirementAdvantage.com).

Determining how to finance a retirement that offers the lifestyle desired can be a challenging task. For most people, having enough money to retire is a major undertaking and making sense of all the investment opportunities can be daunting. Consumers who want to determine their risk and readiness levels, improve their knowledge of personal finances, and learn essential ways to maximize their 401(k) and other similar types of employer-sponsored plans may find the results of the surveys and information available on the Merit Retirement Resource Center illuminating and potentially surprising.

“Saving for retirement can be an incredibly difficult task for many people,” says Rick Kent, president, of the Merit Retirement Advantage, a Registered Investment Advisory firm. “Because this is also one of the most important aspects of anyone’s financial life, we wanted to provide

some essential resources to help people create a personalized roadmap to a comfortable retirement.”

The first step in any investment strategy is evaluating one’s general knowledge about personal finances. The Retirement Resource Center offers a *Financial Literacy Survey* for consumers to appraise their level of knowledge regarding personal finances.

Because saving and investing for retirement is different for each individual and family, being successful depends largely on personal tolerance for risk and having a realistic view of financial readiness. By answering a few questions on the *Determine Your Investment Personality* quiz, consumers will better understand how prepared they are to retire and uncover the steps that may need to be taken with the help of a financial advisor to achieve the desired lifetime income.

For employees participating in a company-sponsored 401(k) plan, determining whether the investments are properly selected and managed can be the difference between a more comfortable future and a less desired outcome. Through the *401(k) Maximizer Quiz* people can begin to discover how well their 401(k)-type plan may perform.

In addition to the surveys and questionnaires, site visitors can download a free special report entitled *Taking Charge of Your Financial Future*. The report, authored by Kelly Moyers, Ed.D, MBA and Danielle Norton, MBA candidate (both of Central Oklahoma University), showcases the growing problem faced by many workers in understanding and accumulating the funds required for retirement. New policies, such as the Pension Protection Act of 2006, empower individuals to optimize their employer-sponsored retirement programs. The special report offers tips and information for formulating a path to enhance your financial future through these types of programs.

The Retirement Resource Center is absolutely free and available round-the-clock, without obligation, through <http://www.MeritRetirementAdvantage.com>.

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About Merit Retirement Advantage

Merit Retirement Advantage, Inc. was founded by Rick L. Kent, CFP®, ChFC, AIF®. The program connects advisors with the end client – usually people working for companies with 401(k) or similar types of employer-sponsored plans such as 403(b) or 457 Thrift Savings plans. Consumers pay a flat fee to become a member – just \$299 a year – to receive professionally prepared 401(k) portfolio recommendations and advice.

The Merit Retirement Advantage network advisor can help people focus on their qualified plan assets while they are employed. He/she can also continue on as the advisor of choice after a lump-sum distribution or retirement rollover. Learn more at

www.MeritRetirementAdvantage.com.

Interviews with Rick Kent may be scheduled by contacting Amelia Wood, Merit Retirement Advantage, at (877) 637-4844 or AmeliaWood@MeritRetirementAdvantage.com.

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