



## NEWS RELEASE

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# Investing for retirement needs to be flexible; planning should be ongoing

*Expecting to choose investment options once is outdated thinking, Danford advises in new article on Morningstar.com*

ST. JOSEPH, MO (February 29, 2008) – Too often, those who are planning for retirement make decisions about where their money will go, and think they’re done. This type of thinking needs to go the way of the dinosaur, writes Dan Danford, principal and CEO of the Family Investment Center, in his latest contribution to the Morningstar.com Web site. As the market changes, so should retirement plans, Danford advises. Danford’ article can be viewed in PDF form in the “Newsroom” of [www.FamilyInvestmentCenter.com](http://www.FamilyInvestmentCenter.com).

“Many people gather retirement information from trusted friends who've already done it, and that can be a disastrous mistake,” Danford writes. “Grandma and grandpa put all their savings in bank certificates of deposit, and that was probably okay when the typical retirement lasted five to 10 years. Today's retiree faces a completely different challenge and a broad array of new investment products and ideas. The prevailing theme for future retirement planning should be flexibility.”

Danford regularly contributes articles to the Morningstar Web site, as he has done since 2005. In December 2007, Danford became a regular, featured contributor to the site. Morningstar is the industry leader in financial information for professionals and consumers.

## **ABOUT DAN DANFORD AND THE FAMILY INVESTMENT CENTER**

Dan Danford has written extensively on investment-related topics and his articles have appeared in a variety of professional and general interest magazines. He has also been quoted in articles on investment issues that have appeared in the Kansas City Star, Business Week and the St. Joseph News-Press. A special contributor to many industry publications, his articles on financial planning fundamentals, industry trends and client service have been published in Research magazine, Financial Planning magazine and Morningstar Advisor. Dan was an on-air commentator for KQTV and has also published two books with partner Gary Myers. Danford has hosted a discussion group on the industry Web site [www.Horsesmouth.com](http://www.Horsesmouth.com) on the topic of Publishing on Demand (POD).