

## American Retirement Advisors, Inc., a Trusted Retirement Guide with Long Term Vision

Long-term care strategies weigh heavy on the mind of Joe Vitale, President and founder of American Retirement Advisors, Inc. (ARA), and that concern has benefitted many families over the course of his 30-year career in the financial industry.

“People haven’t thought about long-term care enough,” says Joe. “Only a small percentage of people are planning for that, but, according to Morningstar, over half of American adults over the age of 65 will experience a long-term care stay.”

Joe’s team at ARA understands the complexities of long-term care, Medicaid and Veterans benefits.

“I’ve worked with many families and assisted living and nursing home clients to help protect their income and savings from unnecessary nursing home costs and help them with the Medicaid long-term care eligibility requirements,” says Joe.

Most of ARA’s clients are 55 to 70 years old. Joe’s team focuses on helping clients so that they can retire and once there, have a predictable income. Their expertise in tax strategy, estate planning, and other financial strategies has helped clients trust ARA for retirement.

“Lots of families think they can’t retire but after we help get them ready, and give them the necessary assurance and



Joe Vitale



Team ARA

strategies needed, they are retiring. We have helped them plan for consistent income and growth in retirement by understanding how much money is coming in and how much is leaving. We provide them with a roadmap and a retirement compass that spells out with clarity how they may survive the next 30 years in retirement,” says Joe.

Balancing safety and risk is a proven strategy to manage unpredictability.

“It’s all about being properly allocated with some money in less risky vehicles and some money at more risk with more potential for growth. That can help you and your family survive a storm,” says Joe.

Taxes are currently a hot topic of discussion between Joe and his clients.

“With the uncertainty we have now, we need to be smart on tax planning, whether it’s through Roth conversions, wealth transfer or other strategies. We need to make sure we take advantage of the current environment as tax policy is always changing and taxes may increase,” says Joe.

Joe comes from a big Italian family and his clients become part of the ARA family.

“Family is very important, and we treat everyone like family,” says Joe. “I love being of service and solving concerns when a family comes in not knowing what to do. We listen to make sure that we’ve accounted for everything that is important to their family and that the plan is clear. When market volatility happens, we don’t hide under the desk. We stay in touch, walk them through it and help make sure they are good. I want them to have the assurance that everything that they worked so hard to accumulate is in good hands.”



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