

FOR IMMEDIATE RELEASE

Brightscape's "Three-Legged Retirement Stool" Helps Teachers

Miami, FL – February 7, 2009 - As part of a teacher retirement workshop, attended by 170 Miami-Dade public school teachers, Eric Weiss, CFP® and Scott Boyles, CFP®, both of Brightscape Investment Centers, Inc. presented investment guidelines teachers must follow to maintain their lifestyle in retirement and not break their "retirement stool."

"Many times people are afraid to invest in the stock market, especially in a time of economic crisis such as this one," stated Eric Weiss. He went on to say, "Miami-Dade teachers have three sources of retirement income, i.e., their "three-legged stool" and must have at least one leg grow in excess of their actual living costs; the way to do that is through stocks. Otherwise, teachers will run the risk of depleting their savings as living costs increase at a rate faster than does their Florida Retirement System (FRS) and Social Security income."

Teachers need to maximize their limited resources in order to maintain their lifestyle in retirement. Many Miami-Dade teachers are participants in the Deferred Retirement Option Program (DROP), which results in a lump-sum payment at the time of retirement. If these and their other supplemental funds (403 b and 401k accounts) are not invested in assets which grow faster than the increase in their living costs then teachers run the risk of depleting their funds and breaking their "retirement stool" said Weiss.

"Retirement income planning begins with an understanding of what the income portfolio looks like," adds Scott Boyles. He continues, "A teacher's retirement income portfolio has three parts, and it is imperative they put some money in stocks to continue their lifestyle."

About Brightscape Investment Centers, Inc.

Brightscape Investment Centers, Inc. (est. 1997) is a Miami-based, fee-only (no commissions) investment advisor and planner providing solutions by delivering objective and independent advice to its clients, which range in size from \$10,000 to over \$4 million. Brightscape is a member of the National Association of Personal Financial Advisors (NAPFA); all of Brightscape's financial professionals are Certified Financial Planner™ CERTIFICANTS. www.brightscape.com

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