

NNFE



MASTERING YOUR MONEY:

A Foundation for Financial Freedom

PRACTICAL STRATEGIES & SMART
INVESTING FOR EVERYONE

By Kris Keush

Written by
Kris Keush

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Kris Keush is an experienced advisor based in Texas who works primarily in retirement and wealth management. He is the Founder and CFO of ***National Network of Financial Education non-profit, an Insurance and Wealth Management Firm*** as independent financial services firm.

About Kris Keush

For more than a decade, Kris Keush has been a trusted guide to individuals and families seeking lasting financial security and peace of mind in retirement. Known for his educational, transparent, and ethics-centered approach, Kris empowers his clients to take control of their future with confidence and clarity. He believes that financial planning isn't about products, it's about people, principles, and purpose.

A lifelong student of financial science, Kris blends deep technical expertise with genuine care, helping each client design a retirement that feels not just sustainable—but fulfilling. His mission is simple: to demystify finance and transform uncertainty into strength.

Professional Expertise

Kris's areas of specialization include retirement income planning, Social Security optimization, Medicare and healthcare coordination, estate and legacy preservation, life insurance analysis, annuity strategies, and college education funding. His advanced credentials include the Certified Financial Fiduciary (CFF) and National Social Security Advisor (NSSA) designations—credentials held by only a select number of professionals nationwide. These honors reflect his long-standing commitment to fiduciary ethics, transparent guidance, and exceptional technical competence in retirement income distribution.

Kris also maintains active licenses in multiple states and certifications in Medicare, life insurance, retirement planning, IUL, annuities, estate planning, social security, and group health insurance, just to name a few, which allow him to serve a wide range of clients across multiple regions. His ongoing education ensures that every strategy he recommends reflects the most current laws, tax codes, and economic conditions, giving his clients a competitive advantage in navigating changing markets.

A prolific writer, Kris has authored over 30 financial education books, sharing practical insights drawn from real-world experience. His literature simplifies complex concepts into

actionable strategies, enabling everyday investors to make intelligent decisions about their retirement, tax planning, and wealth protection.

Leadership and Impact

As the Founder and CEO of the National Network of Financial Education (NNFE), Kris leads a respected nonprofit organization that delivers independent, unbiased financial education to the public and corporate audiences. Under his leadership, NNFE hosts in-person retirement workshops, community classes, and business seminars nationwide, helping thousands of Americans take control of their financial destiny.

Unlike typical financial programs that promote products, NNFE is built on education without sales pressure. The mission is to provide accurate, up-to-date, and impartial knowledge that empowers individuals and businesses to make sound, informed decisions about their financial future. Kris's leadership within NNFE demonstrates his dedication to transparency, clarity, and lifelong learning—values that define both his firm and reputation.

Community Engagement

Kris takes immense pride in giving back to the communities he serves. He regularly volunteers to teach no-cost educational workshops and conducts interactive webinars on critical topics, such as Social Security maximization, tax efficiency, long-term care planning, inheritance protection, debt elimination strategies, and investment fundamentals.

His acclaimed webinar, *"Optimizing Your Tax Strategy: Gain Control of Your Taxes in Retirement,"* has reached thousands of retirees nationwide, helping them uncover ways to reduce taxes, preserve more income, and enjoy a worry-free retirement. These initiatives reflect Kris's core belief: financial education is the foundation of financial freedom.

Client Philosophy

At the heart of Kris's practice is a philosophy built on education, integrity, and partnership. Every client relationship begins with an understanding of their values, lifestyle goals, and long-term vision—because effective financial advice starts with listening, not selling.

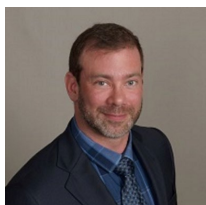
Kris's planning process integrates cash flow management, asset allocation, estate design, and tax-efficiency into one cohesive roadmap tailored to each client's circumstances. Whether helping a retiree increase income, a business owner optimizes benefits, or a family protects a legacy, Kris's promise remains the same: unbiased recommendations, fiduciary guidance, and strategies that put the client first—always.

Why Clients Choose Kris

Kris's clients often describe him as a rare combination of technician, teacher, and trusted friend. He possesses not only the analytical precision to manage complex retirement portfolios but also the empathy to truly understand each person's financial story.

His clients value his clear communication, proactive service, and education-driven planning. They appreciate his ability to simplify topics like tax control, Social Security timing, and income management into language that makes sense. More importantly, they trust that every recommendation is backed by objective reasoning—not commissions or sales quotas.

Through years of proven success, integrity, and client devotion, Kris Keush has earned a reputation as one of the region's most respected fiduciary advisors. His mission extends beyond wealth management—it's about helping families achieve freedom, confidence, and peace of mind throughout retirement.



Kris Keush

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Step into a new era of financial empowerment with the National Network of Financial Education! Whether you're preparing for retirement, maximizing federal benefits, or determined to build life-changing financial knowledge, this is your destination for real results.

What Makes Us Different—Truth Over Tradition

No one else in this industry is doing what we do. We pull back the curtain on financial services—sharing all the information most agents and advisors would rather you didn't know. While others stick to selling you products or keeping you in the dark, we are 100% committed to honesty and transparency:

- ****We reveal how agents and advisors get paid**** demystifying commissions, fees, and what motivates recommendations.
- Discover the real difference between independent and captive agents:
 - Independent agents represent YOU and offer the widest selection from multiple companies—they aren't tied to sales quotas or one firm's products.
 - Captive agents can only offer products from their own company, which often puts the company's interests ahead of yours.
- ****We aren't afraid to talk about the "secrets" *the myths, the lies, and the industry practices others avoid. Our mission is for you to make truly informed choices, not just accept sales pitches.**

Expansive Educational Library—Now on Amazon

Over 30 expertly written books are coming your way, diving deep into every corner of personal finance—from estate planning and IUL Insurance to 401(k) strategies and a full breakdown of IRA vs Roth IRA options. Whether you need answers on annuities, Social Security, Medicare, or beyond, you'll find a clear, actionable resource.

All books will be available on Amazon—choose print or digital for your personal library, loved ones, or organization.

YouTube Videos for Every Chapter

Every book comes to life with matching YouTube chapter videos. Each lesson gives you real examples, practical checklists, and clarity you can't find anywhere else.

Our Online Course: Free for Everyone

Coming soon—a thorough online course, packed with multi-chapter video modules, interactive lessons, and downloadable resources. Progress at your own pace and earn a certificate anyone can use for career advancement, professional credibility, or personal growth.

Ideal for individuals, families, teams, and entire businesses looking to create a culture of financial strength.

Our Mission—The Truth & Choice

We educate the public with the truth about your life when it comes to retirement, giving you every option to choose what's truly best for your future. We know most of the industry wants to sell you or steer you toward certain products—but we put the power back in YOUR hands.

Why Choose the National Network of Financial Education?

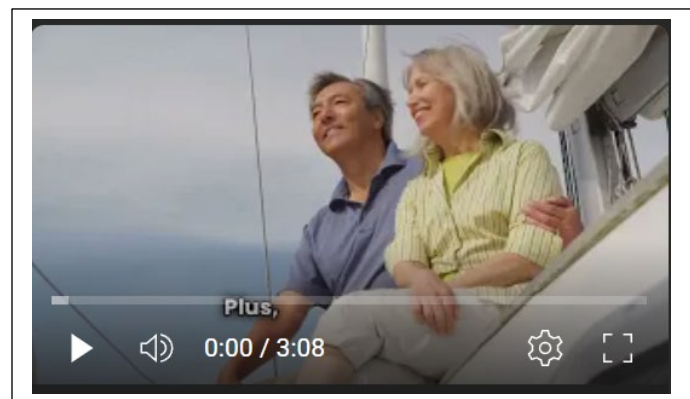
- Unmatched Knowledge: Expert advice you won't get anywhere else.
- Real Transparency: No hidden agendas—just facts, options, and clarity.
- Multi-format Access: Choose how you learn—books, YouTube, or hands-on courses.
- Universal Impact: Bring the truth to families, teams, businesses, and your entire community.

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- Watch chapter-by-chapter video lessons on YouTube now.
- Read a book of your choice now with our flipbook app, now.
- Get ready for the breakthrough free online course and certification, coming soon!
- Share this transparent education with everyone you care about
Because financial confidence starts with the National Network of Financial Education—the only resource brave enough to tell you what others won't. **



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Why Every Federal Employee Should Read This Book

The Proven Strategy for Turning Government Benefits into Lifetime Retirement Security

Federal employees have one of the strongest retirement systems in the nation—but even the best plans have gaps. After decades of service, many federal workers still face the same financial worries as everyone else: *Will my savings last? What happens if inflation rises or the market falls? How can I protect my spouse and income long-term?*

This book, *Why Annuities Are Good for Federal Employees*, written by Kris Keush, delivers the answers. It's a comprehensive, easy-to-follow guide that explains how annuities work, why they're becoming a critical part of federal retirement planning, and how they can transform good benefits into *great financial security*.

What This Book Is About

The book breaks down the complex world of annuities into clear, practical insights—showing federal employees how to create guaranteed lifetime income that works in harmony with FERS, CSRS, Social Security, and the Thrift Savings Plan (TSP).

Readers will discover:

- **Guaranteed Lifetime Income:** How annuities provide a steady paycheck for life, removing the fear of outliving your savings.
- **Market Protection:** How fixed and fixed indexed annuities safeguard your principal from market losses while allowing growth potential.
- **Bridging the Income Gap:** How to use annuities to fill income shortfalls before Social Security begins or during early retirement.
- **Inflation & COLA Riders:** How to maintain your purchasing power even when prices rise.
- **Tax-Deferred Growth:** How annuities quietly grow over time, letting your money compound faster.
- **Legacy & Survivor Options:** How modern annuities protect spouses and heirs with tailored income and beneficiary features.

Every chapter is designed to help readers connect the dots between their government benefits and the protection that only annuities can provide.

Why You Need to Read This Book

No other financial guide speaks directly to federal employees like this one. It cuts through the confusion and shows *why annuities have become a preferred choice for retirees who want control, stability, and confidence in their financial future.*

By reading this book, you'll learn how to:

- Eliminate the fear of running out of money, no matter how long you live.
- Turn part of your TSP or savings into reliable monthly income.
- Reduce stress about market losses or inflation.
- Protect a spouse or beneficiary with survivorship benefits.
- Enjoy peace of mind, knowing your income is guaranteed—forever.

Unlike technical manuals or sales brochures, this book focuses on *education*, not persuasion. It's written for intelligent, career-minded individuals who value clear truth, transparency, and proven strategies.

Why It Matters Now

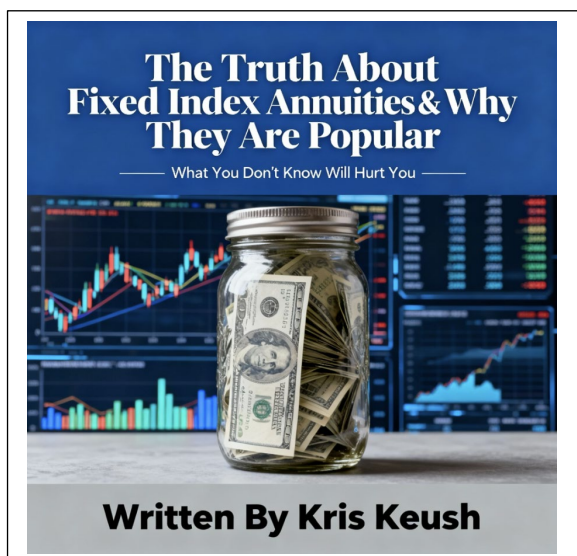
With Americans living longer and financial markets more unpredictable than ever, relying solely on a pension and TSP is no longer enough. This book empowers federal employees to take charge of their financial independence, turning uncertainty into a lifetime of dependable income and confidence.

For every federal retiree or professional approaching retirement, *this book isn't just helpful, it's essential*. It provides the blueprint for transforming a federal career's hard-earned benefits into lasting financial freedom.

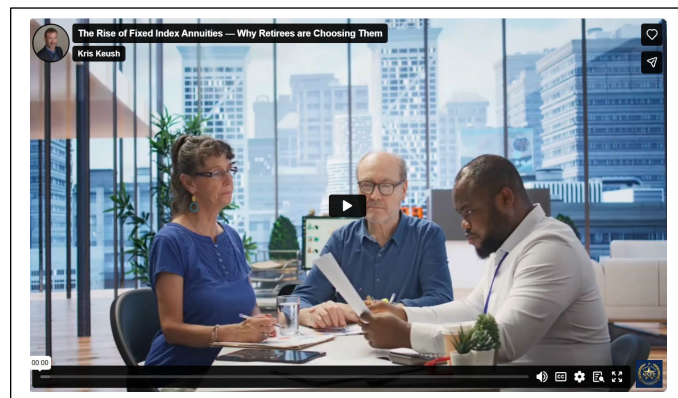
The Bottom Line

Why Annuities Are Good for Federal Employees is more than an explanation—it's a financial awakening. It shows you how to secure what you've earned and guarantees that the rewards of your federal service last as long as you do.

Whether you're planning your retirement or already enjoying it, this book will change the way you think about financial security—and give you the peace of mind every federal retiree deserves.



[eBook Link: Click Here](#)



[YouTube Book Video Link:](#)

Discover the Truth About Fixed Index Annuities

Why So Many Retirees Are Turning to This Strategy for Safety, Growth, and Lifetime Income

In an uncertain financial world, where markets rise and fall unpredictably, one product has quietly become the cornerstone of retirement security for millions of Americans: the Fixed Index Annuity (FIA).

The Truth About Fixed Index Annuities: Why They Are So Popular with Retirees by Kris Keush pulls back the curtain on this powerful financial tool—clearing away misconceptions and showing readers how FIAs combine market-linked growth, safety from loss, and guaranteed income for life.

This isn't a sales brochure, it's a complete educational guide written to empower you with understanding, not fear. The book explains how FIAs protect your savings while still allowing you to share in the growth of the market—without losing a dime when it declines.

What You'll Learn Inside

- **How FIAs Work:** A simple explanation of how your money can grow with the market while never being exposed to market losses.
- **Protection You Can Count On:** Learn how these products safeguard your principal, offering peace of mind no matter what the market does.

- **Lifetime Income Strategies:** Discover how to turn your savings into a personal pension that guarantees a retirement paycheck for life.
 - **Myth-Busting Facts:** The book debunks 25 common myths about annuities, revealing how modern contracts are regulated, transparent, and built for today's retirees.
 - **Real-World Success Stories:** Step-by-step examples of how retirees are blending FIAs with IRAs, 401(k)s, and other investments for dependable, inflation-resistant income.
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Why You Need to Read This Book

If you've ever worried about losing money in the market, outliving your savings, or facing another financial downturn as you approach retirement, this book is your roadmap to confidence. It shows how FIAs:

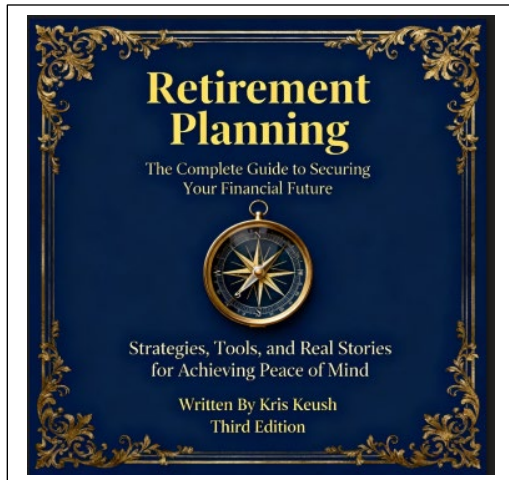
- Let you participate in market growth while eliminating the fear of market loss.
- Provide tax-deferred growth so your money compounds faster.
- Offer guaranteed income for life, regardless of how long you live or what happens in the economy.
- Create financial peace of mind for retirees, couples, and families.

Simply put, this book delivers the one thing every retiree deserves—clarity about how to protect and grow what you've worked for your entire life.

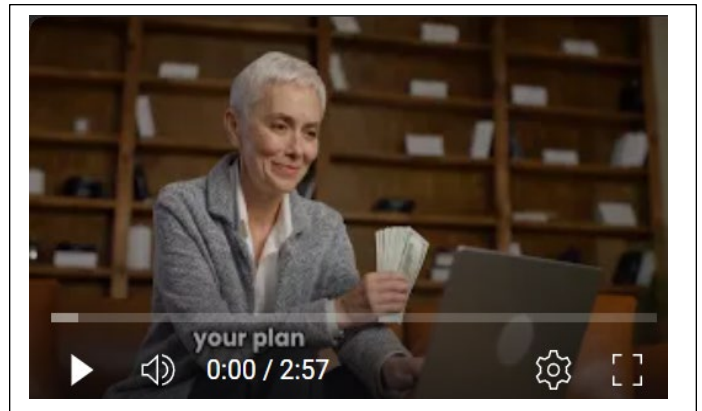
The Bottom Line

Kris Keush calls Fixed Index Annuities “the anchor of safety in the storm of market uncertainty.” This book shows why that statement rings true. It's the perfect read for anyone who values security, steady income, and transparency in their retirement strategy.

Whether you're a retiree looking for lifetime income or someone planning to preserve your wealth for the future, *The Truth About Fixed Index Annuities* will change the way you think about safe, smart retirement planning.



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The attached book, "Retirement Planning: The Complete Guide to Truth, Myths, and Mastery in Retirement Planning" (Third Edition), is a comprehensive resource designed for individuals at any stage of their retirement journey. Written by Kris Keush, a seasoned financial advisor, the book blends decades of practical experience with the latest industry regulations and strategies to provide readers with actionable, transparent, and myth-busting guidance for building a secure and fulfilling retirement.

Core Purpose and Approach

The book's central mission is to demystify retirement planning by exposing the truth behind common misconceptions, offering evidence-based strategies, and empowering readers to make informed decisions. Each chapter is grounded in real-world scenarios and up-to-date regulatory standards, ensuring that readers receive practical, not theoretical, advice. The author's approach is both educational and empowering, aiming to help readers avoid costly mistakes and confidently navigate the complexities of retirement planning.

Key Topics Covered

- **Foundational Concepts:** The book begins with an introduction to retirement planning, explaining its importance, the benefits of early and ongoing planning, and the step-by-step process for setting goals, assessing finances, and estimating retirement expenses.
- **Myth-Busting:** A significant portion of the book is dedicated to dispelling common myths, such as the belief that Social Security will cover all expenses, that expenses will decrease in retirement, or that a conservative portfolio is always best. The

author provides nuanced, evidence-based explanations to help readers avoid these pitfalls.

- **Comprehensive Planning:** The book covers all phases of retirement planning—accumulation, transition, and distribution—offering strategies for building a diversified retirement package, integrating various income sources (401k, IRA, annuities, Social Security, pensions), and managing risks like longevity, inflation, and market volatility.
- **Advanced Strategies:** Readers will find detailed discussions on annuities, life insurance (including Indexed Universal Life), tax planning, estate planning, and legacy considerations. The book also includes practical tools, worksheets, and case studies to help readers implement strategies with confidence.
- **Special Topics:** The book addresses unique situations such as early retirement, planning for couples and blended families, business owners, international retirement, and planning for unforeseen life events.

Unique Features

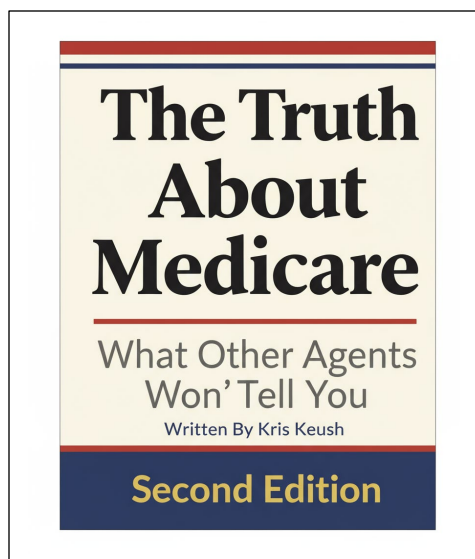
- **Practical Tools:** The book includes worksheets, checklists, and decision trees to help readers apply concepts to their own situations.
- **Case Studies:** Real-life examples illustrate how different strategies work in practice, making the content relatable and actionable.
- **Holistic View:** The book integrates financial, lifestyle, family, and health considerations, providing a well-rounded approach to retirement planning.
- **Regulatory Updates:** The third edition incorporates the latest regulatory changes, such as those from the SECURE 2.0 Act, ensuring readers are up-to-date on current rules and opportunities.

Why This Book Is Essential

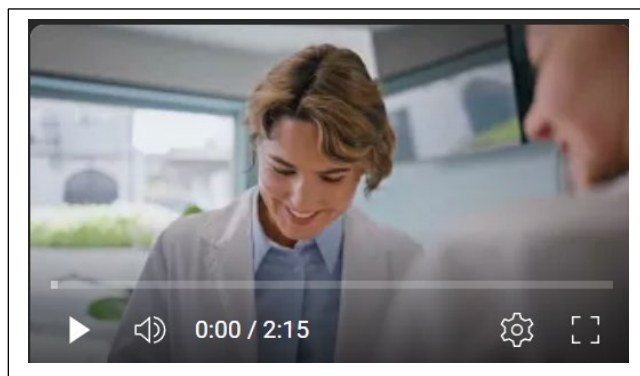
- **Clarity for Every Stage:** Whether just starting to plan, reevaluating mid-career strategies, or preparing for retirement, the book offers tailored guidance for each phase.
- **Myth Dispelling:** By addressing persistent myths and misconceptions, the book helps readers avoid common traps and costly mistakes.
- **Actionable Advice:** The integration of practical tools, worksheets, and case studies enables readers to implement strategies with confidence.

- **Integrated Planning:** The book provides a comprehensive view of retirement income, healthcare, taxes, and legacy planning, all underpinned by the latest regulatory standards.

This book is designed to give readers confidence and peace of mind through every step of their retirement journey, encouraging open conversations and helping avoid mistakes that could impact retirement security and legacy.



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Understanding Medicare Has Never Been More Important

Everything You Need to Know to Make Smart, Confident Healthcare Decisions in Retirement

Medicare can feel complicated, confusing, and overwhelming, especially as you approach retirement age. But *this book changes that*.

Medicare: “The Truth About Medicare, What Other Agents Won’t Tell You” by Kris Keush is your complete, easy-to-read guide to navigating one of the most important aspects of your retirement planning. Whether you’re turning 65 soon, already enrolled, or helping a loved one make sense of their options, this book explains Medicare clearly—without the jargon, sales pitch, or frustration that so many people experience.

What This Book Is About

This book walks readers step by step through the Medicare system, from how it was created to how it operates today and breaks down all the parts so you can make the right choices for your healthcare and your wallet.

You’ll learn:

- What Medicare really is and who qualifies — an easy explanation of how age, work history, and disability qualifications determine eligibility.

- The four main parts of Medicare (A, B, C, and D) — how they work, what they cover, and the real difference between Original Medicare and Medicare Advantage.
- Enrollment rules and penalties — when to sign up, how to avoid costly mistakes, and how to keep coverage seamless if you're still working past 65.
- Medigap and supplemental coverage — which plans fill the biggest gaps, and how to choose wisely without overpaying.
- Prescription drug coverage (Part D) how to make sure your medications stay affordable under your plan.
- 2025 updates — including key reforms, income-based premium adjustments, and the end of the dreaded “donut hole” for Part D drug coverage.

The book even explores key comparisons—like Medicare vs. Medicaid, Medicare Advantage vs. Original Medicare, and how both programs fit with your federal retirement or employer coverage.

Why You Need to Read This Book

Medicare isn't one-size-fits-all, yet millions of Americans make decisions that affect their lifelong healthcare costs without understanding the rules. This book gives you the knowledge and confidence to:

- Enroll correctly and on time—avoiding lifetime penalties and coverage gaps.
- Understand every option available, so you never feel pressured by an agent or overwhelmed by mailers and ads.
- Coordinate Medicare with your FEHB (for federal employees), retiree health benefits, or private coverage for maximum protection.
- Save money on premiums, prescription costs, and out-of-pocket expenses using strategies that too few retirees know.
- Get peace of mind knowing your healthcare choices are working for you—not against you.

In today's world of rising medical costs and changing regulations, this book is not just a *nice-to-read*—it's must-read.

Who This Book Is For

- Upcoming retirees turning 65 within the next few years
- Current Medicare beneficiaries who want to make sure they're getting the most from their coverage
- Federal employees and retirees coordinating Medicare with FEHB or CSRS/FERS
- Adult children helping parents navigate enrollment and healthcare decisions

If you've ever wondered, "Which plan is right for me?" or "How can I make sure I'm protected from unexpected medical costs?"—this book holds the answers.

The Bottom Line

Medicare plays a central role in retirement security—and understanding it means protecting your health and finances for decades to come. *Kris Keush's Medicare Books* turns confusion into confidence, breaking down the rules, fees, and timelines in plain language and giving you actionable insight that can save you thousands.

Whether you're approaching 65 or already covered, this book gives you the clarity and control every retiree deserves.

Read it, apply it, and retire with confidence, knowing you've made the right choices for your healthcare and your future.



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Uncovering the Truth About Social Security

What Every Retiree, Worker, and Family Needs to Know

If you think you already understand Social Security, think again. This powerful and timely book by Kris Keush shatters the myths, clears the confusion, and reveals the *real facts* about one of the most important financial programs in America.

For decades, Social Security has formed the backbone of retirement income for millions of Americans. Yet misinformation about its future, eligibility, and benefit structure continues to spread. This book separates *fact from fiction*—helping you understand how the system truly works, where it’s headed, and how to make the most of the benefits you’ve earned.

What This Book Is About

This comprehensive guide walks readers through every critical aspect of Social Security—its history, purpose, structure, and financial foundation. You’ll learn:

- How Social Security is funded through payroll taxes and trust funds—and why it isn’t “going bankrupt.”
- What the 2025 updates mean for you, including new wage and tax limits, cost-of-living adjustments, and benefit reforms.
- The real truth behind headlines about “trust fund depletion”—and what Congress is doing to protect future benefits.

- How to decide *when* to claim benefits—whether early, at full retirement age, or later—based on your personal goals and health.
- How to coordinate Social Security with other retirement income sources for maximum financial efficiency.
- The key differences between retirement, survivor, disability, and spousal benefits, and how to qualify for each.

Backed by clear definitions, real data, and expert insight, this book gives readers the confidence to make informed decisions about their financial future.

Why You Need to Read This Book

Social Security touches almost every household in America—but few people truly understand how it works. With retirement security more uncertain than ever, this book is your roadmap to understanding and optimizing your benefits.

You'll discover:

- The truth behind common myths (like “Social Security is going bankrupt” or “it only helps the poor”).
- How upcoming legislative reforms could affect your future payments.
- Why early planning can make the difference between stability and struggle in retirement.
- How to avoid costly mistakes when claiming benefits or coordinating them with pensions and savings.

Reading this book will not only help you protect your finances—it will help you protect your *peace of mind*.

The Bottom Line

Social Security isn't just a government program, it's a promise. And this book explains exactly how that promise is being kept—and what you can do to make sure you get every dollar you're entitled to.

Whether you're nearing retirement, already collecting benefits, or advising others on their financial future, this is the most up-to-date, accessible, and empowering guide you'll read this year.