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| **The Pros and Cons of Joining AARP****The American Association of Retired Persons (AARP) is the leading organization for people age 50 or older in the United States. But, should you be a part of it?**There are many membership organizations that provide assistance and discounted services to senior citizens. And they all may have different perks. Joining an organization that gives you benefits during retirement may be beneficial to you. But before signing up, evaluate your needs and learn the pros and cons of each loyalty program.**AARP provides detailed financial advice for free, but its lobbying activities may not be for you.** The financial topics range from managing debts, investing in Individual Retirement Accounts (IRAs), and reinventing your career. You can also order publications that discuss how to use a retirement calculator and when to claim Social Security. Because the group advocates for several issues, including the strengthening of Social Security and Medicare, members may voice out acceptance of or opposition to certain bills in Congress. While this activism may appeal to some, others may be turned off by the AARP’s political stance.**You may have extensive healthcare benefits and spend less on prescriptions, but it can overload you with marketing emails.** You’ll have access to discounted FDA-approved medications that aren’t covered by your health insurance. This can be claimed at over 66,000 participating retail pharmacies. You and your family are also eligible for discounts at participating ophthalmologists nationwide. But upon subscription, you’ll receive daily third-party service and product offers about dietary needs and supplements. Though helpful for some, these frequent promotional updates can be a nuisance.**It offers domestic and international tour packages; however, similar discounts are offered elsewhere.** You won’t pay any booking fees for flights, and you’ll get exclusive rates on hotels and car rentals. You’ll also shell out only $16 for the annual contribution fee, but the range of discounts you’ll receive will be greater than what you spent. But do keep in mind, its membership deals on travel and entertainment can be easily found at stores and other agencies. For this reason, signing up for this sole purpose isn’t necessary.**Alternative organizations may offer better benefits.** If you’re a military veteran, there may be similar or better senior discounts available to you than what the AARP offers. Compare other loyalty programs first to see which of them best suits your lifestyle.**See how you can use an AARP membership as a way to save money during retirement.** It makes sense to save money where you can. After all, more money in your pocket means more money available to allocate to your retirement plan. Contact me today and together we can see how pinching pennies in retirement can improve your bottom line.

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