
DON'T WAIT TO PLAN FOR YOUR RETIREMENT



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You've been looking forward to this day for a long time. You want to travel, golf, spend winters in warm weather, see your children and grandchildren more often, volunteer, or start a second career.

You should create your retirement financial plan long before you turn in your notice by teaming with an experienced retirement planner. There's much more to retirement than accumulating money, retiring, and leaving it invested with the company that your employer chose for your retirement plan.

Uninformed retirees continually make many common mistakes; selecting the wrong lifetime income option, retiring because of years of service or at a certain age, leaving money behind invested in their employer's 401(k) or 403(b), taking income from the wrong investment accounts, and missing out on extra money from Social Security by making the wrong selection are just a few. The result of their mistakes is loss of control, running out of money in retirement, large financial setbacks, unnecessary taxation, paying above-average fees, and losing a lot of money when the market collapses.

Special considerations and thoughtful planning should take place years in advance. There are many bankers, brokers, and advisors to choose from, but which one is for you? A representative from your company's retirement plan? Your banker? A referral? Keep in mind that retirement planning starts with this important decision. The wrong choice can be financially detrimental.

If your advisor buys and sells stocks, bonds, and variable annuities, you'll need more than these services in order to grow and protect your assets. Would you go into a casino with your retirement money? Nobody can predict what the stock market is going to do. Advice without guarantees is dangerous territory. Choosing a firm because you're familiar with its name and not understanding what you're actually getting into is another big mistake! Retirement planning is more than taking chances in the stock market and receiving a monthly Social Security or pension check.

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Your retirement plan should include: A mix of investments that are in line with your risk level, not your broker's, a proven strategy to minimize market losses, a way to provide for costly critical care in your golden years, assure your money will last as long as you live, statistics on all of the many Social Security options so you get the most money, giving you the highest monthly income for life from the right investments, creating a replacement income strategy today for when your spouse dies and income is lost, making sure that you have primary and backup (contingent) beneficiaries on all accounts, how to avoid probate, a way to generate as much tax-free income as possible, a distribution plan in place to avoid large taxation upon death, provide money for life for your children and grandchildren, examining the importance of the right life insurance policy for your needs, and information of the advantages of doing an in-service rollover now (while employed) for a portion of your retirement plan funds.

Many of these important money management services are not provided by your banker, broker or captive advisor. This is not their field of expertise (remember they sell stocks, bonds, mutual funds, and variable annuities) because creating an extensive retirement plan doesn't pay commissions or fees. The more risk you take by staying invested in the stock market after retirement, the more advisors stand to make. Some charge fees or commissions and get paid when you sell and get paid again when you buy! And when your account loses money, you get excuses.

There are many opinions and perspectives on retirement planning, but there is only **one way** to do it right. At Lifeguard Financial, we use a disciplined and conservative approach to help you establish a solid retirement plan based on **protecting** your assets so that you can enjoy financial peace of mind. We give you many choices, but keep you from making perilous decisions. We simply serve the interests of each and every client at all times. Our goal is to prove to you that we are the last advisors that you will ever need.

Assembling a better plan and receiving honest advice is a good start. It's what you do today with what you have that will secure your financial future in the years ahead.

Is it time for a second opinion, a financial tune up, or time to get going on your retirement plan? Call Lifeguard Financial at 440-942-1936 to schedule a convenient date and time to discuss your current situation and concerns. You'll receive insight and facts that will help you make good decisions. You'll also receive a complimentary copy of my new book "There's a Crack in Your Nest Egg" – an owner's manual for retirement planning.

Let's get started! Call us today at 440-942-1936. There is no obligation or fee for your financial review.
