
RETHINKING RETIREMENT



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Whether you are planning to retire or are already retired, you need to have a sound financial plan and periodically give it a tune up. The world and stock market have changed drastically. Economist Harry Dent recently said, “*investors who continue to speculate and don’t control the risk in their portfolios may suffer losses and never recover.*”

Stock market losses, excessive spending, forced IRA distributions, taxation and paying too much in fees will eventually separate you from your money. Outliving your money is the number one concern of retirees & pre-retirees today.

Getting a second opinion could stop you from making the same mistakes that were made in 2000 and 2008. I call it, “longevity income planning.” This means that upon completion of a thorough analysis you will know when you will run out of money, assuming you continue on your current plan.

The next step is to research solutions that will allow your money to last as long as you and your spouse live, no matter what age. In addition, if there is a large loss of income upon the death of your spouse, the longevity income plan will more than replace your financial loss.

The benefit of such a plan is that you don’t have to rely on stock market returns or worry about losses. Your principal will never diminish and you don’t have to wait years for interest rates to rise.

Don’t underestimate what taking too much risk can do to your retirement plan. The fable of the *Tortoise and The Hare* was a lesson on life. Better strategies to protect and sustain your nest egg will help you to better prepare for and position yourself during retirement.

Learn how Lifeguard Financial has helped hundreds of clients replace their income deficit, recover market losses, structure a guaranteed lifetime pension and retire more comfortably and earlier than planned.

You can take advantage of your free Retirement Analysis Report by calling 440-942-1936.
