

# Retirement and Income Planning

## **An Innovative Approach to Retirement Planning**

Do you know where to put your retirement money? We can help you decide on what's right for you.

*Do you depend solely on your 401(k) and social security to provide you with end-of-life comfort and security? What if we told you that a 401(k) plan should only be a part of your future income planning?*

## **Your Future Security Depends on What You Do Today**

At CORE Financial, our wealth strategists take a 'begin with the end in mind' approach to securing your financial security. By making informed decisions today regarding your approach to retirement planning, you could improve your outcomes without needing to change your current habits drastically.

## **The CORE Approach to Income Planning**

With retirement planning, the financial industry sometimes focuses on establishing your future financial needs and determining how much money you will need to meet that need. CORE Wealth Strategists take a different approach; our team will focus on optimizing your current assets and developing a complete, cohesive strategy covering a range of financial decisions to help improve your income.

# Retirement and Income Planning

## Is Your Retirement Fully Dependent on Investment Accounts?

Many people choose a method to create income in retirement called a safe withdrawal method, or as we call it, a 'Portfolio-Only Retirement Plan.' Although this strategy certainly has its place, all of the jobs and pressures that exist for each retiree falls squarely onto their investment accounts.

Common jobs and pressures our clients have experienced:

### **Jobs:**

- Income for husband and wife
- Income for children's education
- Income for the survivor after the death of a spouse
- Liquid access to capital for opportunities and unexpected expenses
- Legacy for loved ones

### **Pressures:**

- Money must be preserved to maintain its value and income sustainability
- Money must produce a rate of return to maintain the future lifestyle
- Money may be subject to unpredictable tax liability
- Money must keep pace with inflation over time

# Retirement and Income Planning

## We Take Your Concerns Seriously, Offering a Way to Help Achieve Your Full Potential with a Diverse & Comprehensive Retirement Plan

CORE Wealth Strategists are committed to offering solutions far beyond the 'Portfolio-Only Retirement Plan.' To accomplish this, we take the time to understand your unique pressures and concerns, as well as your complete financial picture and develop a customized strategy that puts you and your family's needs and goals front-and-center. Our primary focus is to show our clients how to reduce their risk in retirement, improve future retirement income potential, and preserve your family wealth.

### **We Believe in Financial Security Through Personal Empowerment**

Our wealth and retirement strategies are designed to empower clients to truly experience retirement at its full potential. Let our team help you implement an effective retirement planning strategy and protect your accounts from being seen. Give us a call today (888) 600-1112 today schedule your free strategy wealth strategy session and get to know the team behind CORE financial.