



What You Don't Know About Retirement Income Can Hurt You!

Jack Tatar, Jeff Klauenberg, Michael Foguth, James B Merklingshaus, Michael H Tove, Kyle Winkfield, Kyle O'Dell, Will Heil, Shelley Giordano

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In the past, retirement planning was focused on reaching “the number” or what the value of our “nest egg” needed to be. For years, clients and advisers focused solely on their “account value” to gauge whether or not they’re were going to ever retire. We were told that this “number” was different for every person. Well, the reality is that today, that “number” should no longer the sole focus for investors hoping and praying to retire. Rather the focus should be on “how much” will that number provide in income! Recreating a paycheck in retirement or funding the day to day needs for retirees has become more important than the journey to a specific “number.” And this has everything to do with the realities that taxes, healthcare costs, low interest rates, volatile markets and tending to the needs of older parents and your own children have created havoc for any plans that we had to reach the retirement of our dreams. These realities bring into question many of the foundations that we created our retirement plans on – such things as 401(k)s, IRAs and Medicare. These plans were made before we knew about the benefits of Roth IRAs or the realities of means testing raising Medicare costs are demanding that retirement planning be focused on retirement income, not just the value of your “nest egg”! This trend towards retirement income, or what is also known as “distribution” is the reason that we’ve gathered these authors together to provide you with a book that outlines these new realities. This book was written by financial advisers, professionals and experts who have recognized that the rules of retirement have changed and they’re advising their clients accordingly. They have their ear to the current realities and demands of the financial marketplace, and are implementing strategies that are focused on helping their clients to navigate these new realities. The authors of this book are not advisers and experts who are remaining in their comfort zone and advising clients on the same tired old investment approaches. They are professionals who understand the current realities of the industry and willing to venture out of their own “comfort zone” to find investment options that are most appropriate for their clients. With an understanding that every client is different and unique, these professionals recognize that they need to interpret these new realities into customized solutions for each of their clients. As you read the chapters, you’ll hear the passion and focus that each of these financial professionals have for the wellbeing of their clients. The key thing to remember as you read this book, is that if your financial adviser is not discussing these matters with you, you may not have the right adviser. And if your adviser is discussing these items with you, then it’s important to work with them and integrate this type of thinking into your financial strategies. This book is required reading for anyone nearing retirement, already retired or wondering if they’ll ever retire. Retirement can be achievable for everyone. You just have to have the right information, the right approach and the right advice. Allow these authors to help you to understand the new rules of retirement so that you can achieve the retirement of your dreams. That should be the focus of every investor and every financial adviser working today!

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