



# STRATEGIC WEALTH STRATEGIES

NOVEMBER, 2023



**FROM RISK TO  
REWARD:  
ENSURING A  
SECURE  
RETIREMENT**

## **You must have a plan for everything you do in life – Alan Porter**

Retirement ought to be the golden period in one's life, a time of contentment after years of hard work, perseverance, and dedication. However, as with every significant transition, it brings its share of challenges. Retirement, especially in the dynamic world of today, requires more than just financial accumulation;

it demands planning, strategy, and risk management. In retirement it is not about return on investment but the distribution of assets. This article reveals the six most significant threats looming over retirement and outlines how these can be adroitly maneuvered for a worry-free sunset phase of life.



**THE BEST WAY TO PREDICT THE FUTURE IS TO CREATE.  
- PETER DRUCKER**



## RETIREMENT

Every retiree must face the dread of depleting financial resources before life's journey ends. Savings accounts, stocks, bonds, CDs, and real estate, though parts of a diversified portfolio, are vulnerable to market turbulence, inadequate interest rates, liquidity issues, FEES, and TAXES. People need to think outside the box of conventional retirement planning! People need to understand, that a 1% fee over a 30-year period will reduce one's income

by 1/3rd! The average fee in a 401K across America is 2.99%! Every retiree must face the dread of depleting financial resources before life's journey ends. Savings accounts, stocks, bonds, CDs, and real estate, though parts of a diversified portfolio, are vulnerable to market turbulence, inadequate interest rates, liquidity issues, FEES, and TAXES. People need to think outside the box of conventional retirement planning! People need to understand, that a 1% fee over a 30-year period will reduce one's income by 1/3rd! The average fee in a 401K across America is 2.99%! More alarmingly, they are all taxable. However, a lesser-known secret is that a guaranteed income, if planned right, can make a significant difference. Fixed and Indexed Annuities, and Cash Value Life Insurance, when structured optimally, can provide a lifelong income stream, even if the initial assets are exhausted. These financial vehicles grow tax-deferred and can even offer tax-free income if set up in a Roth IRA, in fixed and Fixed Indexed Annuities providing an efficient solution to this pressing concern. Eliminate the number 1 risk in retirement, RUNNING OUT OF MONEY BEFORE YOU RUN OUT OF LIFE, Sequence of Returns Risks, and many others! And a stock portfolio can't, even if it is invested in a ROTH product, it only exasperates it!

**CONFIRMED BY TIME.COM ON JUNE 4 TH, 2012, STATING THAT, "IT ISN'T UNUSUAL TO FIND 401K PLANS WITH TOTAL COSTS PAID BY THE PARTICIPANT EXCEEDING 3% ANNUALLY.**



## LONGEVITY

A risk multiplier in disguise. Longer, healthier lives, though undoubtedly a boon, pose a considerable retirement challenge as it amplifies all other risks associated with retirement. To counter this, financial experts suggest delaying retirement until the age of 70, allowing maximization of Social Security benefits and the extension of retirement savings. Along with this, financial products like Cash Value Life Insurance and Roth IRA or

401K, which don't negatively impact Social Security taxation, should be considered as part of the retirement portfolio. An often-overlooked strategy is a Home Equity Conversion Mortgage (HECM) which, when properly structured, can provide a growing, tax-free source of funds.

## ESCALATING COST OF HEALTHCARE AND LONG-TERM CARE

An average retired couple can expect to spend a staggering \$315,000 on healthcare alone during their retirement years. Long-term care, ranging between \$50,000 to \$200,000 annually, is another financial burden. To mitigate these costs, investing in long-term care insurance in your 50s and establishing Health savings accounts (HSAs) with their attractive tax



advantages can be considered. Also, the death benefit of a life insurance policy can be accessed for pennies on the dollar TAX-FREE to offset this costs!





## THE ROLLERCOASTER RIDE OF MARKET VOLATILITY AND SEQUENCE OF RETURNS RISK

Market volatility and sequence of returns risk can induce tremendous anxiety and uncertainty. Market downturns, such as bear markets, can make it difficult for retirees to maintain their standard of living. While market fluctuations cannot be controlled, one's reaction to it can be.

A possible strategy during volatile periods is to delay retirement or put your money with a financial product, such as Fixed, Fixed Indexed Annuities, and Cash Value Life Insurance that do not have these risks.

## UNFORESEEN FAMILY EXPENSES

An unpredictable risk associated with emergencies, health issues, or family crises. Adequate precautions like long-term care insurance, life insurance, and legal financial agreements can provide a safety net. The aim is not high returns on your investment, but the protection of your wealth. Understanding the Sequence of Returns Risk is critical to prevent rapid depletion of your retirement savings during a market downturn. Has your financial advisor told you about this?





## SHIFTING SANDS OF SOCIAL SECURITY POLICIES

The Social Security Administration, which currently supports nearly 50 million American retirees, is facing potential insolvency in the 2030s. However, such changes are not the chief threat to retirement security. Given political will, there are ways to keep the system fully funded.


## CONCLUSION

Confronting these potential risks can appear overwhelming, but with the right preparation, knowledge, and decision-making, they can be successfully navigated. As retirement planning evolves, it becomes more about the strategic distribution of assets than the return on investments. As such, it's crucial to ensure that your retirement plan extends beyond age 90, safeguards your assets, and leaves a legacy for your family. The golden years

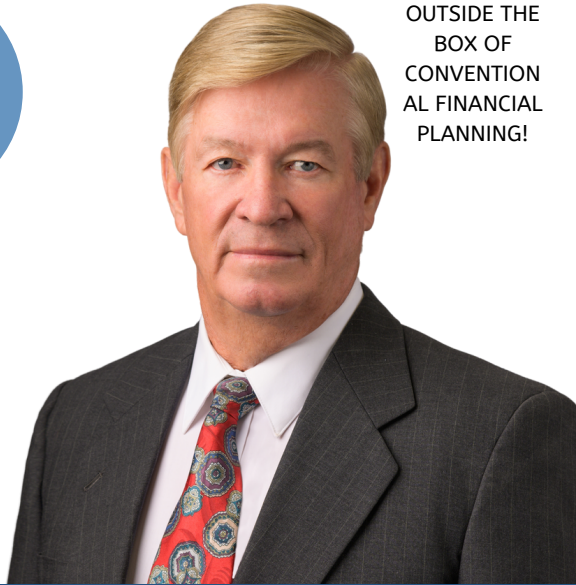
of life should be a period of comfort and peace, a time to reap the benefits of your lifelong labor without the cloud of financial worries. So, prepare, strategize, and make your retirement the best phase of your life. You must have **GUARANTEED INCOME** in retirement to live a more healthy, less stressful, happier, and longer life than to worry every day about the ups and downs of the stock market! This has been proven in many studies.



**DO NOT LET YOUR HARD-EARNED MONEY  
BE AT THE MERCY OF UNPREDICTABLE  
MARKETS AND EXCESSIVE TAXATION.**

 **SCHEDULE A FREE 15  
MINUTE CALL**

It is time to  
THINK  
OUTSIDE THE  
BOX OF  
CONVENTI  
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PLANNING!



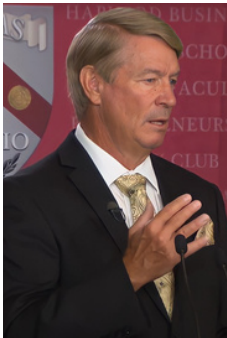
**ALAN PORTER**

To explore the possibilities to  
secure a more comfortable  
retirement.

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BOOK**



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