



FIRST WEALTH

FINANCIAL GROUP, LLP

Building Wealth & Relationships

Have You Considered Everything When It Comes To Retirement?

A variety of risks can stand between you and your ability to live the way you'd like to in retirement.

Below are some of the common retirement goals our clients share with us. We work to help clients understand the risks related to their goals and then plan proactively to overcome those risks.

Risks to Meeting Retirement Goals

1. Market performance
2. Interest rate movement
3. Liquidity
4. Inflation
5. Longevity
6. Legacy
7. Withdrawal sequencing
8. Unexpected spending
9. Cognitive decline

Goal: Comfortable retirement lifestyle income

Many clients worry about what will happen to their lifestyle once they retire, exit the payroll and have the freedom to spend their time any way they'd like. They want to know if their investments can support their lifestyle in retirement and how to create an income in retirement that equals their working income.

Risks from the list above to consider: 1 - 9

Goal: Liquidity

Retirement is full of opportunities to explore. If all of your money is tied up, it's difficult to be spontaneous and take advantage of opportunities. Having funds available for both opportunities and emergencies gives you flexibility in retirement and financial confidence.

Risk from the list above to consider: 3

Goal: Feeling Financially Confident

There's so much information out there about retirement – how to plan, what to save, when to retire – that it's easy to feel overwhelmed and insecure about the steps you're taking. Some of our most fulfilling work is educating clients on their investments so they can feel financially confident and less vulnerable, knowing their retirement path is the right one for them.

Risks from the list above to consider: 1 - 9

Goal: Leaving A Legacy

Most all of us will leave a legacy. The legacy could be left by accident to the IRS or on purpose to our children, our church or an important charity. We can carefully plan a financial legacy for you that is meaningful and benefits others. Without proper planning, you may end up leaving your hard-earned retirement investments to people or places you never intended. Which of these would you choose?

- Children
- Church or charity
- Internal Revenue Service (IRS)
- Nursing home or long-term care services
- A combination of the above

Risks from the list above to consider: 1 - 9

Helping You Make Informed Decisions

Based on your retirement goals, we can explain all the risks you face and how to manage or avoid them. Let's sit down for a conversation so you understand your choices and can make informed decisions about your retirement. An informed decision is the best decision.

Call our office at (563) 242-1885 to schedule an appointment with Breton Williams at a time that's convenient for you.

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