

FORTUNE

— GRADUATE TO A QUALIFIED RETIREMENT ADVISOR —



KEITH SPRINGER

Your goals, needs, and desires change drastically once you retire. The nest egg that took you a lifetime to create must now last the rest of your life. It is extremely unwise to leave such an important matter such as retirement to chance.

The key to enjoying your golden years is establishing exactly how to get the very best returns, based on your needs, with the least risk possible—something I call “invest for need, not for greed.™” But if you are only considering investments when planning your retirement, or that is all your advisor is talking about, you are missing the boat. True investment and retirement planning is more than just investing. There are several critical steps to take in order to retire comfortably and stress-free.

- Understand today’s economic and investment climate
- Build a solid portfolio that gets the best returns with the least risk possible
- Have an asset protection strategy in place
- Create an income stream you and your spouse cannot outlive
- Strategize on how to pay less on taxes in retirement
- Optimize Social Security by learning how and when to apply for your benefits
- Add protection for your assets from rising inflation, higher taxes, and the rapidly increasing cost of healthcare
- Build a marginal tax distribution strategy to ensure you always remain in the lowest tax bracket possible
- Consider estate planning and elder care, for yourself and your parents

When you start getting serious about your retirement, you may realize you simply do not have the experience and expertise to apply these proper financial planning techniques to your portfolio and overall financial plan. In order to better prepare yourself and your finances for retirement, find a qualified retirement advisor who understands these specific challenges and knows how to provide customized solutions.

How can you better prepare yourself for retirement?

If you are close to retirement or already enjoying your golden years, you cannot afford to replace lost money and do have the time to earn it back. Therefore, risk management is paramount. Although your portfolio is the cornerstone of your financial plan, a successful retirement starts with proper planning.

By working with a qualified retirement advisor, you can create a customized retirement master plan for you and your family. Your plan should incorporate a retirement income analysis, retirement tax strategies, Social Security optimization, a sequence of distribution, and marginal tax distribution strategy. Build a portfolio that gets the best returns with the least risk possible, so you are prepared for whatever life has in store.

About the Author

Keith Springer is the radio host of "Smart Money with Keith Springer" on NewsRadio 1530 KFBK, a frequent contributor on CNBC, FOX, the Wall Street Journal and more; the author of "Surfing the Retirement Tsunami – Your guide to staying afloat and retiring comfortably" and "Facing Goliath: How To Triumph in the Dangerous Market Ahead", founder of "Top Down Tactical™". Keith is also President and Founder of Springer Financial Advisors in Sacramento, CA, an SEC Registered Investment Advisory Firm specializing in investment and retirement planning. He has developed a proprietary process for successfully building tax-efficient retirement portfolios and has provided wealth management services for over 31 years. Keith can be reached at 916-925-8900 or Keith@KeithSpringer.com.

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