

Stand On These Three Legs For Financial Success

By Keith Springer



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Don't let anybody fool you; retirement investing today is like rocket science. The days of picking your favorite company to invest in are long gone. In this market, success comes by optimizing your portfolio, so you receive all that you are entitled to and get the very best returns, along with managing risk, so you don't lose more than what is necessary when, not if, the market corrects or crashes again.

The closer to retirement you get, the more important this is.

There are three legs of the investment retirement stool that are essential to achieving financial success:

1. Do the planning. This is the part that nobody wants to do because it's the hardest and least fun. However, before you can even approach the investing game, you must first tell your money what to do. Otherwise, it will do the wrong thing or nothing at all.

Start by creating (and sticking to) your customized "Retirement Master Plan." This will include:

- An income analysis, so you can retire comfortably knowing that you will have a stream of income that you won't outlive.
- A forward-looking tax strategy. After all, it's not what you make; it's what you keep!
- Social Security optimization, so you get every penny you are entitled to. The difference can easily be hundreds of thousands of dollars in lifetime income.
- A marginal tax distribution strategy, a sequence of distribution plan, inflation and health care cost coverages, and estate and legacy planning.

2. Choose the right investment style. This is the fun part where you see your money grow. However, it is important to make sure you are getting the very best returns with the least risk possible. "*Invest for need, not for greed*™," I like to call it.

I believe your investment style should be “tactical,” which means actively managing your money, every minute of every day, using all six asset classes, never “buy and hold” (A.K.A “buy and hope”). The tactical approach may cost a little more, but it is worth it!

3. Protect your money. You must have an automatic asset protection plan firmly in place to help protect your money and lock in gains when the market declines. This is especially important for the retiree, as you cannot replace this money. For our clients, we use a proprietary process that acts like a circuit breaker on your entire portfolio, based on the highest point your portfolio ever reaches.

And there you have it. Standing on these three legs will help you achieve financial success and win the retirement game.

Take the first step:

Be the expert or hire one! If you are a savvy do-it-yourselfer, go for it. It’s fun, especially when things are good. However, you only get one shot at retirement planning, and you can’t replace this money! If you think you might need help, find a retirement advisor who has the experience, discipline, and expertise to help guide you. It’s what we do for our clients every day.

Keith Springer is 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” and the host of the radio show “Smart Money with Keith Springer” on NewsRadio 1530 KFBK. He can be seen on CNBC, FOX Business, the Wall Street Journal, Fortune, CNN Money, and other news outlets. Keith is also President and Founder of Springer Financial Advisors in Sacramento, California, an SEC-Registered Investment Advisory Firm specializing in investment and retirement planning, and has been providing professional wealth management advice for over 30 years.

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