

The lessons learned from past financial crisis highlight a number of important issues and that investors would be wise to heed.

## The Connected Retirement Pieces

### Volatility

Many advisers talk about volatility and how to protect people in a down market. The problem is, what used to be safe is no longer secure, and what is safe doesn't pay anything.

### Tax Efficiency

Tax efficiency is the elephant in the room, and nobody's talking about it. Many people don't realize we are in the lowest tax bracket in history. There is only one-way taxes can go right now, and that's up.

### Long-term Care

One of the most significant missing puzzle pieces in a person's retirement portfolio is long term care. There is a 70% chance that you're going to end up in a long-term care situation during your lifetime.

### Inflation

Inflation is the new reality. When you retire, there's likely a good two to three decades of living to look forward to. But the amount your dollar buys in the first year of retirement will shrink over the next years due to inflation.

Where Protection Against Volatility and Taxes...  
Go Hand-in-Hand With Building Your Wealth.



## Volatility

Many advisers talk about volatility and how to protect people in a down market. The problem is, what used to be safe is no longer secure, and what is safe doesn't pay anything. If you make planning too safe, you're not able to keep up with inflation. Planning for volatility also means keeping up with inflation, so there has to be a proper balance. We help you plan for both.

## Long Term Care

One of the most significant missing puzzle pieces in a person's retirement portfolio is long term care. There is a 70% chance that you're going to end up in a long-term care situation during your lifetime. There is a high probability you will need to protect yourself. The problem is that traditional long-term care insurance is costly, and it increases with time. More so, they reimburse instead of paying up front. We can show you better ways to do this by protecting yourself against long-term care expense while protecting your spouse and family.

## Tax Efficiency

Tax efficiency is the elephant in the room, and nobody's talking about it. Many people don't realize we are in the lowest tax bracket in history. There is only one-way taxes can go right now, and that's up. The largest tax rate in history was 94%, and we all know that history tends to repeat itself. Informed people pay fewer taxes, and we not only help to inform you, but also help to lessen your tax burden during your retirement years.

## Inflation

Inflation is the new reality. When you retire, there's likely a good two to three decades of living to look forward to. But the amount your dollar buys in the first year of retirement will shrink over the next years due to inflation. The more money our government prints, the more money that has to be paid back, and there is a massive tax burden to be paid for the recent government stimulus in 2020. We keep inflation at the forefront of planning your retirement and help you grow your funds by balancing different buckets.

**We help you put all the retirement pieces together by protecting you against anything the government, market, or healthcare throws at you. We help protect you and take care of you, and well as your heirs.**