



Safe Money Concepts



FIVE FINANCIAL HAZARDS

Death - Sickness - Financial Emergencies - Retirement Income - Taxation



Safe Money Places™
A Proud Member of **AGENT NETWORK**

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Retirement Income & Maintenance Planning

A retirement income plan is the first thing. But, maintenance is also very important... some plans don't always work out as we hope. Sometimes, inflation gets in the way, or expenses just increase. That is why it's important to review your retirement income plan on an annual basis with your Safe Money professional. Makes sense, doesn't it?

We have our heating and cooling systems maintained every year, oil changes in the car, and tires rotated on a regular basis. Your retirement income plan should be given the same type of attention. And, your risk tolerance should be assessed on a regular basis. Most people feel that the exposure to risk should be reduced as one ages and income has decreased. Let's discuss your plan

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Taxation & Wealth Transfer

it's not just what you receive on a gross basis (before tax), but what you get to keep after our "Uncle" takes a piece. We must also take a look at our wealth transfer goals and plans. Many are fortunate enough to have a financial legacy that they wish to pass down to children, grandchildren, charities, or other institutions. Not everyone is passing down millions, but the legacy is important, nonetheless.

Do you have your wealth transfer funds in the best, and most tax-advantaged vehicles? Or, have you created a tax time bomb for the recipients? There are alternatives to be explored. What have you done in this area?
