

Fast & Easy

Here are some questions to help you define an acceptable savings strategy for the long term. When you answer all of these questions, you will be setting the starting points of a savings strategy right for you. Not all choices may meet your criteria, so it becomes a matter of selecting the right strategy **that bests meets your objectives**. In other words you have to be willing to compromise certain issues in order to obtain the best results.

Here are the questions:

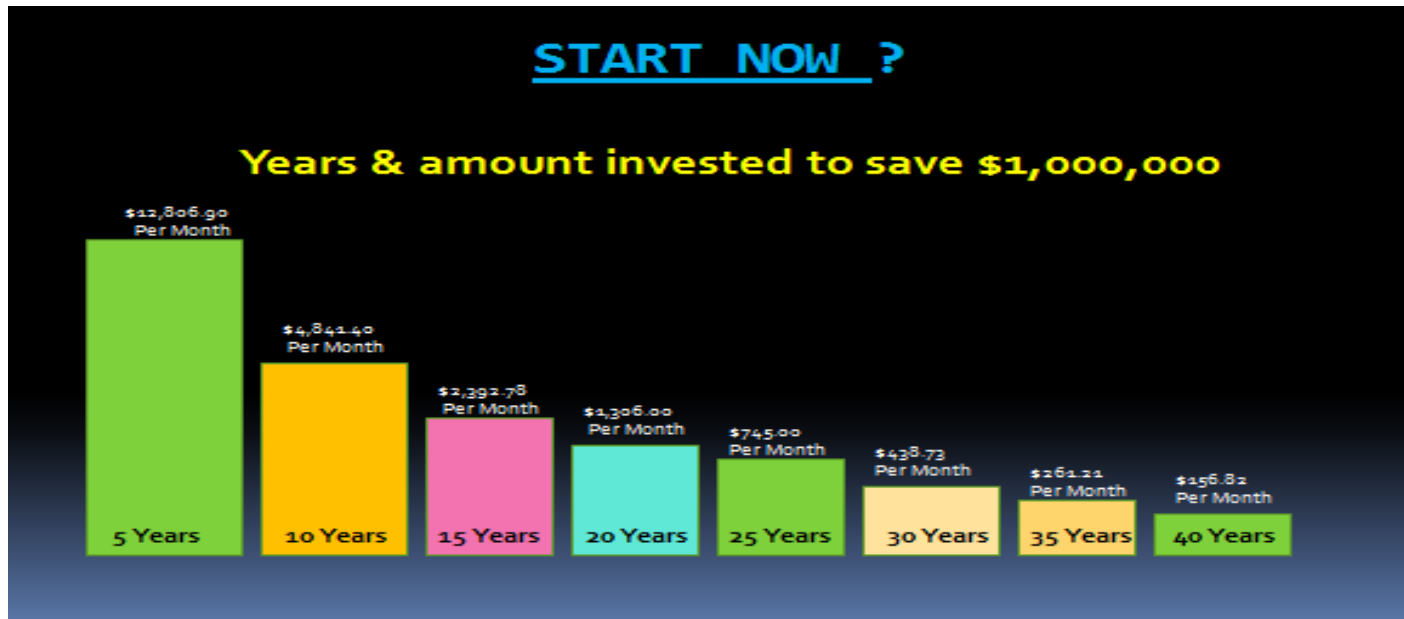
- (1) Which of the following average rates of return over a long period of time would be acceptable?4%, 6%, or say 8%?
- (2) When the market declines and you lose money in your portfolio, what percentage loss would be acceptable? Would you choose 10%, 15%, 25%, or how about 0% ?
- (3) When it's time for you to retire, what tax rate on your income would be acceptable? What about 15%, 25%, 35%, 40-50%? How about 0% or TAX FREE?
- (4) What if something happens to you prior to retirement or during your retirement years and you develop a chronic illness like a stroke or kidney failure. What kind of plan do you have to cover this expense?
- (5) Did you know that in America today, 2 out 3 retirees at age 65 and older will need some kind of professional assistance on a continual basis to obtain the best quality of life?
- (6) Would you like your retirement planning strategy to cover this kind of expense and long term care, at no cost to you?
- (7) Or, would you prefer to draw down your retirement nest egg to pay for these expenses?
- (8) Which of these two choices puts you at *RISK* of outliving your retirement income stream and your net worth ?

Here's something to think about.....

What if there was a retirement savings strategy in which: your contributions were tax deductible by your business; growth was guaranteed to be at least 6%/year; your contributions and yearly gains were guaranteed against loss ; growth of your money was tax deferred; the expense of a chronic illness would not alter your retirement income; and upon retirement your lifetime income stream would be 100% TAX FREE..... **is that something you might be interested in ?**

Fast & Easy, continued.....

To help you visualize the effects of your nest egg growing through monthly savings, the chart below shows the monthly amount you would need to save to achieve a nest egg amount of \$1,000,000. **Procrastination** decreases the number of future savings years, making it clear based on your remaining years to retirement, the importance of starting NOW.



Here's an interesting statistic...today in America only 4% of those reaching the age of 65 are financially independent. The folks in that category have the MIND SET of a wealthy person but are not necessarily wealthy. But, they did something right. Do you have a plan in place that will provide you financial independence at age 65? Here's the bottom line....you don't have to be in the 96% category. Freedom Financial Services can provide a measured and predictable way to help you meet your goals. The light at the end of the tunnel will be evident.

Before contacting us, open our CONCERNS page on this website. By completing and forwarding this page to us, it will give us a sense of what you believe to be are the most important five CONCERNS you have about your financial future.