

WEALTH MANAGEMENT

DO I NEED A FINANCIAL PLAN FOR RETIREMENT?

Great question! Retirement is a big decision. You are making a life changing decision to stop working and to leave your job. If you want more certainty on whether or not you can afford retirement and making sure you have saved enough, then yes, you need a financial plan.

Most financial advisors have a basic retirement planning software to help you make these projections. However, there are many variables that need to be considered that the basic retirement plans do not offer. You need to ask your advisor if they have taken into account the tax sensitivity when they create retirement plans.

Tax sensitivity is just as important to you as the rate of return and inflation. Tax sensitivity will take into account how different assets and incomes are taxed. For example: social security is not fully taxed, some pensions are not state taxed, there are short and long term capital gains, there are full ordinary income taxes, and there are income tax free assets.

Too many times, we meet with new clients and if their current advisor ran a financial plan for them, it was generic, not taking everything into account and clients simply do not know it.

At Affinity Asset Management, our financial/retirement plans are customized and tax specific taking as many things into consideration as we can. We like to design your blue prints first before we look at the products you have or should have. If you want a customized tax specific financial plan, give Affinity Asset Management a call. If your financial advisor has not talked to you about this, ask yourself why? Call Affinity Asset Management for a 2nd look and start the process of saving income taxes.

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