3 PHASES OF LIFE

As one finds themselves knocking on the door of retirement or they may have already crossed that threshold into the "golden years" it becomes critical that they stop and reevaluate their financial allocations, their goals and financial objectives, their estate plans and tax favored distribution strategies.

**AS WE GET OLDER
IT BECOMES INCREASINGLY IMPORTANT
THAT WE CHANGE OUR FINANCIAL FOCUS FROM
ACCUMULATION TO PRESERVATION**

With the sudden loss of that weekly pay check that we have come to rely on it is very important that you protect yourself from the ups and downs in the stock market, needless taxes and fees on your investments and savings. With most of your income producing years behind you, you may not have the necessary time left to make up any significant stock market loss that the economy may toss your way. With illness and family needs continuing to knock at our door, and that forever extended out reaching open hand from a child wanting a quick loan which of course we know they will pay back (right) protecting what you have taken a life time to accumulate is vital.

PHASE 1 ACCUMULATION:

These are the years when you find yourself working and wiping the snow from your windshield as you make your daily commute to work. These are times when you need to invest for you and your family's future. College and maybe Medical or Law school if one of your children are lucky, that special wedding , and lets not forget socking enough away so you can walk way from your job with the faith knowing you have more than enough $$ to enjoy those wonderful years of retirement you dreamed about for so long. It is during this period you can afford to be risky and occasionally a little careless with your investments. Even if you lose $$$$$ you still have all those working years ahead of you to make it up without any real day to day impact on your life. It's not like you need the money now to live on or supplement your life. Remember it's only **a paper loss… (ever hear that one before?)**

PHASE 2 PRESERVATION:

CONGRATULATIONS YOU MADE IT TO RETIREMENT.
Bet you thought this day would never come. You use to think how would I fill up my days, what would I do with all my spare time. Aren't you surprised? You find your self so busy you wonder how you managed ever to find the time to work everyday when you use to have a job. What about those little whispers you hear that float around your head now like butterflies in a flower garden. Will I have enough $$ to do all those wonderful things I planned for now that I am retired? How Will I pay for all those expensive medications I suddenly find my self taking? How about all those visits to your doctor, boy they are expensive. You seem to see doctors more now than you do your own family. How about your car. Hope you don't need another one too soon. I know you aren't too worried about your real Estate Taxes which seem to go up every year, insurance cost sky rocketing, that family trip to Hawaii you have dreamed about. You don't even want to think about a Nursing Home or how quickly you could go broke if you went into one.

GET MY POINT!
WHEN YOU RETIRE
YOUR CONCERNS AND THOUGHTS
REALLY DO CHANGE, AS THEY SHOULD. YOUR VIEWS AND VISIONS OF LIFE,
PAST PRESENT AND FUTURE
HAVE CHANGED.
IT'S AT THIS VERY TIME
YOU NEED TO CHANGE
THE VERY WAY YOU THINK ABOUT MONEY AND
CHANGE YOUR STRATEGY
ABOUT HOW YOU WILL FOCUS
ON PRESERVING IT
FOR YOUR RETIREMENT YEARS.

It is at this very time that the words risk and loss and fees shouldn't be in your vocabulary. You need to concentrate on ways of reducing your taxes, generating guaranteed income that you can't out live. You have recently started to seek the advice, help and the services of specialist in the medical fields at the urging of your family Physician. This is the time you need to do the same with your finances but the urging to see a specialist in this field will never come from your broker. To do so would cost them you as a client and thousand of dollars in lost fees. You need to be smart enough and courageous enough to recognize the importance in getting a second opinion with your finances. Your broker or financial planner most likely has done a wonderful job in helping you accumulate and grow your estate. But he is not the one that can help you protect it from market loss and give you that pace of mind that is necessary during your retirement years.

YOU NEED TO SEEK OUT SOMEONE LIKE MYSELF OR OTHERS WHO ONLY FOCUS AND WORK WITH PEOPLE WHO ARE IN THE PRESERVATION AND DISTRIBUTION PHASES OF LIFE!

We look at things very differently; we plan very differently, and never subject you to any market loss. We understand where you are in life and help you maintain your independence, dignity, and protect and preserve 100% of all your assets you started out with. Doesn't that make more sense?

NO ONE CAN BE ALL THINGS TO ALL PEOPLE IN ANY FIELD MEDICAL, FINANCIAL AND LEGAL. TODAY SPECIALIZATION IS THE KEY TO GETTING THE EXACT HELP AND SOLUTIONS THAT YOU'RE PERSONAL SITUATION CALLS FOR.

PHASE 3 DISTRIBUTION

THIS IS WHERE YOU FIND YOU ASKING YOURSELF ALL THOSE QUESTIONS YOU NEVER DARED TO ASK YOURSELF BEFORE.

What will happen when I am gone? Is my will up to date, are all my affairs in order, have I done all I can to help my love ones avoid probate and all those taxes and delays after I am gone? Maybe I should have a trust, do I have a power of attorney or even need one, and do I need a living will? Have I set up my IRA OR 401K to be a Multi Generational account or will my kids get killed in taxes. Does my broker or planner even understand the new laws in this area? How could they if they don't specialize in it. You need to be sure that the advice you are getting is from some like me who only focuses on these kinds of issues.

**IF NOW YOU ARE THINKING ABOUT YOUR RETIREMENT AND FINANCES
IN A WHOLE DIFFERENT WAY
I HAVE DONE MY JOB!**

Just like in the medical field you always seek out a 2nd opinion before you roll into the operating room. Here too you need to do that with your finances. It's only wise. Feel free to drop me a line or call me and we can set up a no obligation free consultation and give you that 2nd opinion you need.

LEE HYDER/ 800-884-6544/ LEE@LEEHYDER.COM