RETIREMENT RISKS REVEALED!

Lloyd Boucher

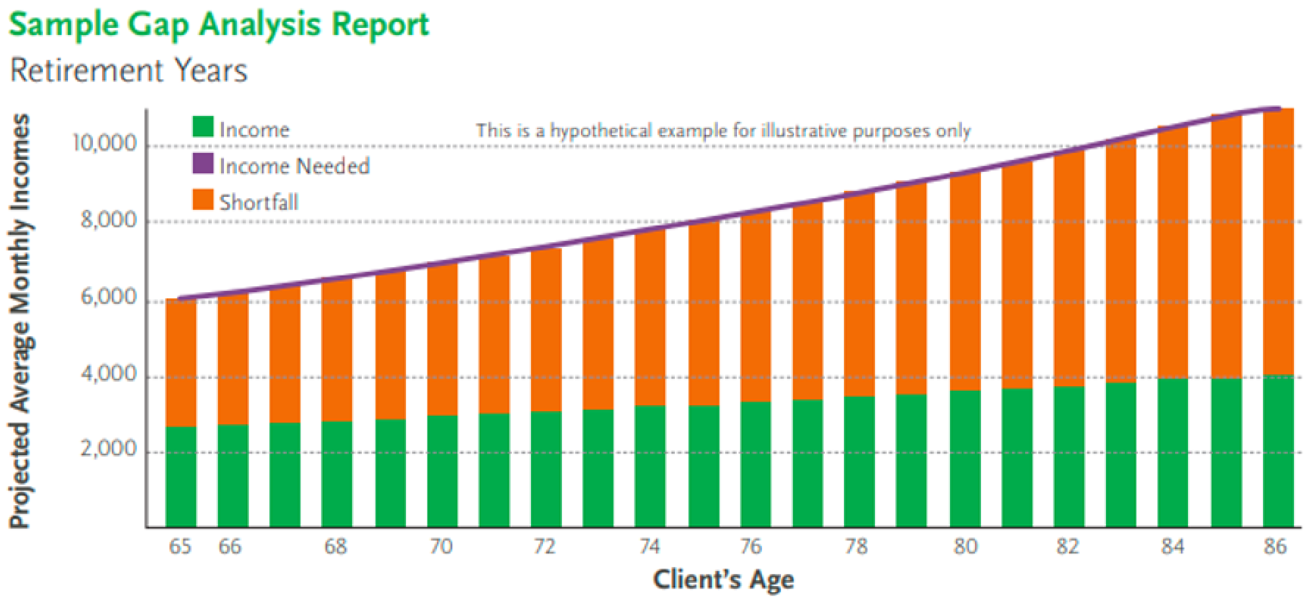
Retirement Income Certified Professional®

One-Fifth Financial

Pay Less, Keep More, Give Much!

Schedule An Appointment Today!
Call (888) 351-3811 and press 3 for Retirement.

AVOID RUNNING OUT OF MONEY AT RETIREMENT



Lloyd is a Retirement Income Certified Professional®(RICP®)
RICP®s are America's Retirement Income Experts. RICP®s are experts in building integrated and comprehensive retirement income plans.
Their key focus is understanding, choosing, and executing a strategy for generating sustainable income from available resources—whether that means using systematic withdrawals from a portfolio, building an income floor with bonds or annuities, or using a bucket strategy. RICP® is a groundbreaking retirement income planner certification awarded by The American College of Financial Services, a leading financial education institution founded in 1927 by the industry pioneer Solomon S. Huebner.

In developing a sustainable retirement income plan, RICP®s integrate best practices in the areas of -Social Security claiming -Evaluating and addressing risks faced in retirement
- Choosing distributions from employer sponsored plans -Medicare and other health insurance choices -Planning for long-term care needs -Choosing appropriate housing
-Income tax and legacy planning.

As an RICP®, Lloyd's zeal for every entrepreneur is to help reduce dangers to retirement savings, guarantee a lifetime of predictable retirement income, and provide satisfactory funding of legacy goals.

One-Fifth Financial, 177291 Irvine Blvd, Suite 151, Tustin, CA. 92780

FIRST RISK CATEGORY: RUNNING OUT OF MONEY

Longevity Risk

No one can predict how long you will live. This complicates planning since a retiree has to secure an adequate stream of income for an unpredictable length of time.

Inflation Risk

When working, inflation is often offset by an increased salary. In retirement, inflation reduces the purchasing power of income as goods and services increase in price, impeding the client's ability to maintain the desired standard of living.

Excess Withdrawal Risk

When taking withdrawals from a portfolio during retirement to fund income needs, there is a risk that the rate of withdrawals will deplete the portfolio before the end of retirement.

SECOND RISK CATEGORY: GETTING OLDER

Health Expense Risk

For those that had employer health care coverage, retirement may mean paying more for medical insurance (Medicare Parts B and D and Medicare Supplement policies).

Even with insurance, some expenses will be paid out of pocket. Also, chronic or acute illnesses may mean more significant and unexpected out-of-pocket expenses.

One-Fifth Financial, 177291 Irvine Blvd, Suite 151, Tustin, CA. 92780

Long-Term Care Risk

Chronic diseases, orthopedic problems, and Alzheimer's can restrict a person from performing the activities of daily living, which will require financial resources for custodial and medical care.

Frailty Risk

Frailty risk is the risk that as a result of deteriorating mental or physical health, a retiree may not be able to execute sound judgment in managing her financial affairs and/or may become unable to care for her home.

Financial Elder Abuse Risk

The possibility that an advisor, family member, or stranger might prey on the frailty of the client, might recommend unwise strategies or investments, or might embezzle assets.

THIRD RISK CATEGORY: INVESTMENTS

Market Risk

The risk of financial loss resulting from movements in market prices.

Interest Rate Risk

Technically, this is the risk that arises for bond owners from fluctuating interest rates. How much interest rate risk a bond has depends on how sensitive its price is to interest rate changes in the market.

Liquidity Risk

Liquidity risk is the inability to have assets available to financially support unanticipated cash flow needs.

Sequence of Returns Risk

Investment returns are variable and unpredictable. The order of returns has an impact on the how long a portfolio will last if the portfolio is in the distribution stage and if a fixed amount is being withdrawn from the portfolio. Negative returns in the first few years of retirement can significantly add to the possibility of portfolio ruin.

FOURTH RISK CATEGORY: EMPLOYMENT

Forced Retirement Risk

There is always the possibility that work will end prematurely because of poor health, disability, job loss, or to care for a spouse or family member. This event can quickly derail a retirement plan.

Re-Employment Risk

Many retirees plan on working in retirement. Reemployment risk is the inability to supplement retirement income with employment due to tight job markets, poor health, and/or caregiving responsibilities.

Employer Insolvency Risk

Employer-provided retirement benefits are an important part of retirement security for many. If the employer has financial problems, employees may lose their jobs and in some cases their benefits.

FIFTH RISK CATEGORY: FAMILY

Loss of Spouse Risk

The loss of a spouse is a major personal loss, but without planning can also result in a decline in economic security.

Unexpected Financial Responsibility Risk

Many retirees have additional unanticipated expenses during the course of retirement, in many cases due to family relationships and obligations.

SIXTH RISK CATEGORY: SUPPLEMENTARY

Timing Risk

Also known as point-in-time risk, timing risk considers the variations in sequences of actual events that can have a significant impact on retirement security. There are just some factors outside of your control. Depending upon when you retire, you may, for example, face high inflation or low interest rates.

Public Policy Risk

An unanticipated change in government policy with regard to tax law and government programs such as Medicare and/or Social Security can have a negative impact on retirement security.