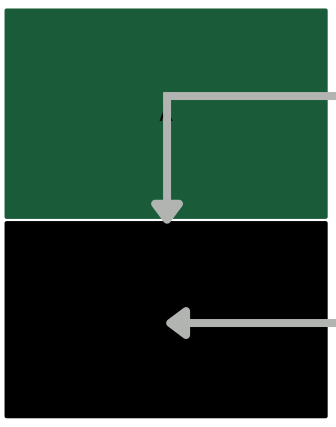
Wealth Management Strategies
RETIREMENT SOLUTIONS



Saving for Retirement Is One Thing. Planning for It Is Another.

A well-crafted retirement strategy, developed with a qualified financial professional, can help individuals manage risk, create sustainable income, make tax-efficient withdrawals, and prepare for life's unexpected turns. Yet many retirees are navigating the future without a clear roadmap.

More Americans are saving for retirement, but fewer have a plan to turn those savings into a sustainable financial future.

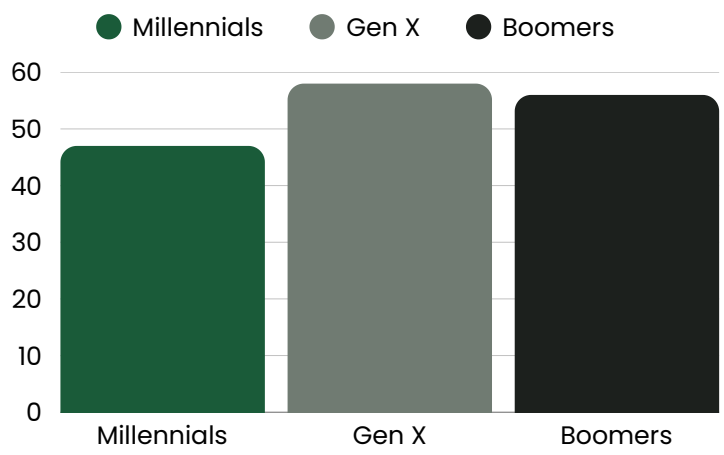


THE GAP BETWEEN SAVING & PLANNING

Nearly half of Americans (48%) have no written financial plan to guide their financial decisions.

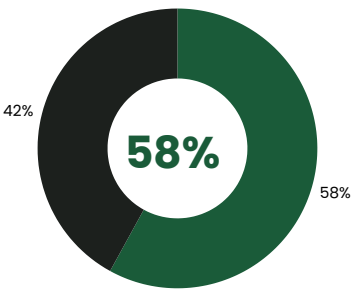
Yet **45%** of those without a plan say they **would like to work with a financial professional** to create one.

Turning Retirement Savings Into a Clearer Plan



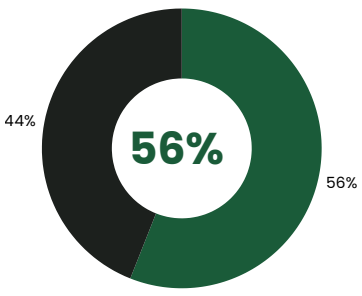
WHAT THE NUMBERS REVEAL

Not having a retirement plan in place doesn't mean you're behind—it means there's **an opportunity to move forward with greater direction**.



RETIREMENT READINESS: THE FINDINGS AT A GLANCE

Even among those regularly contributing to 401(k)s and IRAs, many lack a clear strategy for turning those savings into retirement income. In fact, **58% believe simply having a retirement account**—whether a 401(k), 403(b), or IRA—is enough to prepare them for retirement.



Beyond making regular contributions, **56% of Americans acknowledge they're unsure what additional steps they should be taking to prepare for retirement.**

By Generation

60%	50%	30%
Millennials	Gen X	Boomers

What Many Americans May Be Overlooking:

YOUR RETIREMENT REALITY CHECK

How to start planning for retirement **beyond contributing to a retirement account.**

How Social Security will fit into their retirement plan.

How taxes in retirement **will compare to their current tax situation**.

TAX

What their health care costs will be in retirement or how they will pay for them.

Your Retirement Deserves More Than a Savings Account.
Call us at (714) 912-4906 to get started.