Townsend
Retirement Specialists
Est. 1990

Plan Well … Retire Well

Can You Afford to Retire After a Layoff?

If you are well capitalized or you have saved well throughout the years, you may be able to retire instead of looking for a new job. One way to find out is by having a Retirement Outlook Analysis which shows our clients the big picture by being completely objective, clear and easy to understand. The analysis encompasses a client's investments, retirement accounts, estate planning, social security, pensions and insurance. With this information, an advisor creates a year-by-year analysis showing what a client's current retirement picture will look like if they continue on the same path, and offer recommendations that can help improve their retirement outlook. We encourage our clients to have their Retirement Outlook Analysis updated annually. Like an annual physical, the annual financial review helps ensure that our clients are on track for a successful retirement.

Because no two investors are alike, financial plans are specifically tailored to a client's lifestyle and goals. Our Five Step Investment Process details our investment strategy. Equally important is the quality of the relationship a client has with an advisor. A great deal of time and energy is devoted to getting to know each of our clients personally – from family to finances.

We believe that our investment philosophy of active portfolio management of a client's retirement and investment accounts will yield better results. Considering that change is inevitable in life and the financial markets, your investment strategy should change as well.

When someone is working, it's not that unusual for their 401(k) and other employer pension plans to represent a lion's share of their wealth. Because most employers offer very limited advice on 401(k) plans, we provide affordable advice to help employees be more successful with their 401(k) investments. After all, if we can help our clients before they retire, the transition into full retirement will be so much easier. Please take the opportunity to read another article on our website entitled *Planning an Exit Strategy for Your 401(k).*

Townsend Retirement Specialists has a long history of working with our clients' CPAs, attorneys, and bankers. It's our belief that by working together our clients' retirement can be made as simple and successful as possible.

The issues surrounding an early retirement due to a layoff can be complicated. Therefore, we offer personal meetings, educational client conferences featuring notable guest speakers from the financial arena, monthly newsletters, on-line presentations (webinars), as well as valuable tips and reports on our website, including reports and our 401(k) Help Center.

Townsend Retirement Specialists was founded on honesty and integrity. Our goal is to provide our clients with a *First Class Experience* they won't find with other firms. If you are experiencing a layoff, or want to talk about any of your retirement or financial needs, call us today to schedule a complimentary appointment and begin your journey toward a *First Class Retirement.*

Remember . . . Plan Well…Retire Well.

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