

RETIREMENT PLANNING

Preparing for life after your working career ends can be very daunting and stressful.

Simply stated, retirement planning answers three foundational questions:

- Can I retire when I would like to?
- How much do I need to maintain my desired lifestyle through retirement?
- What is the strategy for investing and deploying my assets in a tax-efficient manner?

Our process can help answer these important questions by working with you and preparing analysis with the ultimate goal of designing a strategy that will help increase the likelihood that your retirement is a financial success.

What We Do

- Help you develop reasonable retirement goals based on your lifestyle, expenses, and income sources.
- Review your current financial situation, integrating personal and business resources.
- Detailed projection of pre-retirement and post-retirement cash flow (income, expenses, taxes) & net worth.
- A GAP analysis to determine the difference between projected personal capital and required capital.
- Exploration of business exit or continuity planning (where applicable).
- Review existing insurance and other aspects of risk that can affect retirement (long term care, death, medical).
- Review current estate documents and provide distribution planning thoughts and design.
- Review tax efficiency in your portfolio and asset deployment.
- Estate planning and distribution planning thoughts and design.

Retirement Planning Services are offered through Baldwin & Clarke Advisory Services, LLC (BCAS).

BCAS is a Registered Investment Adviser with the United States Securities and Exchange Commission (SEC).

Additional information about BCAS is available on the SEC's website at: www.adviserinfo.sec.gov, using CRD #105666.