

Retirement Planning

The retirement environment is a complex arena. There are many variables to consider, such as inflation, return on investment and spending. Some investment accounts get special tax treatment, some do not. To answer the questions above, our advanced analysis computes cash flows for every year between now and the death of the clients. We do this by using computer program that simulates thousands of lifetimes using multiple variables. This type of model projects future outcomes and enables us to give expert advice on future planning.

We Are Nationally Recognized Experts

Glenn Kautt and Lynn Hopewell are industry leaders in promoting advances in retirement modeling, and have helped with the development of some of the most sophisticated modeling programs available. Still not content with this progress, Glenn continues to lead and press for continued industry advances in stochastic modeling, real options planning and other highly advanced techniques at the forefront of financial planning today.

How Do We Conduct The Retirement Planning Process?

- Our first meeting will be to gather and review your retirement data and goals. We must obtain a very good understanding of your overall financial situation. We need to know anything that might have a future financial impact on you. This includes both qualitative and quantitative data and information.
- At our second meeting we review our report with you. We carefully examine the consequences of the analysis. If it shows you run out of money too soon, we will discuss alternatives such as retiring later, working part-time, etc. If necessary, we will investigate the impact of changed assumptions. We report these revised results in a subsequent meeting.

Our retirement planning services are usually included at no extra charge as part of our investment advisory service. (See [fee schedule](#) for exceptions).