

How Do You Define Retirement Success?

Do you know how much money you'll need to comfortably retire? If so, you're definitely in the minority: Only 1 in 10 people can make such a calculation, according to the Transamerica Center for Retirement Studies. On average, Americans are only on track to replace 60 percent or less of their income during retirement, while most financial advisors agree that retirees need to replace at least 80 percent.

Does retirement success come down to a magic number?

A recent study from Putnam suggests that definition of retirement success is the ability to replace your income in retirement. They also found another important key to retirement success: working with a financial advisor.

According to Putnam, investors who work with a financial advisor are on track to replace 80 percent of their income in retirement. Those who do not are only on track to replace 56 percent.

Define Retirement at Your Own Terms

At HFG Wealth Management, one of the services we provide our clients is planning for and managing the income they take from their assets. The media is filled with noise about which investments hold the keys to retirement success. Our role as your financial advisor is to cut through that noise and take an independent, unbiased look at the assets from which you would like to generate income. We'll assist you in making practical, real-world decisions on the most efficient ways to maximize your income in retirement.

Retire Your Way. Start Today.

Our professional financial advisors strive every day to help affluent clients plan for and maintain their retirement lifestyle throughout the decades. Reach out today to learn more about the HFG difference:



Are You a Business Owner?

If so, HFG Wealth Management developed a custom guide specifically for you. As a business owner, you have many responsibilities, ranging from day-to-day activities to the overall management of your company. Setting time aside to properly think about and plan for retirement may not be possible on your own. Find out what business owners need to know to prepare for retirement by [downloading our free e-guide today.](#)