

Will you have enough money in retirement?

Discover With Our Easy-To-
Read Book:
7 Steps To Retiring With More
Certainty, Even In A Declining
Market.

Learn how to prevent Sequence of
Returns risk from wreaking havoc and
potentially ending your retirement.

First Name

Email

[>> ACCESS THE BOOK](#)

To retire and live your life in a **truly abundant way...** it takes knowing that
your financial picture is taken care of.

If you're a **Baby Boomer** and want to set yourself up to enjoy **what matters most**, there are **6 essential pillars** you need to know about utilized by almost every successful retiree..

The 6 Retirement Pillars™



Having **These 6 Pillars** in place will help you **live abundantly**.

Knowing that **your money will be there** allows you spend more time
on the **things that matter most**:

like travelling, hobbies, and taking care of yourself as well as the
people that you love.

I'm Reno Frazzitta, CFP[®]



My team and I help Baby
Boomers implement
The 6 Retirement Pillars...

So they can retire
confidently and go about
living the lives they
envisioned.

EMPOWER YOURSELF WITH KNOWLEDGE
USING ONE OF OUR GUIDES.



7 Steps To Retiring With More Certainty, Even In A Declining Market

Market volatility **during** your retirement brings not just investment losses, but an **an entirely new risk** that can cause your retirement to fail.

Quite Simply: Sequence of Returns Risk is the biggest, most hidden threat to your retirement.

Learn how to avoid it in this easy-reading book.

LEARN THE 7 STEPS

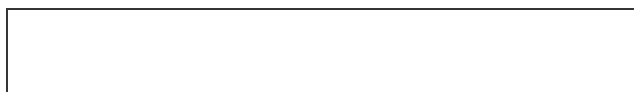
Category	1	2	3	4	5	6	7	8	9	10	11	12	Score
1 Are my goals & budget clear & realistic, and have I prioritized any of my main concerns?	I have not thought about what I want to do in retirement and I don't have a budget. I haven't prioritized any goals, opportunities or concerns.			I have a budget & a bucket list of things I want to do in retirement, but I'm not sure they're realistic.			I've identified hobbies and realistic lifestyle goals & my budget is realistic. There are some concerns I need to address, but there may be others that I'm not aware of.			I have well-defined goals and priorities, and I know exactly which concerns I need to address. My goals are realistic and congruent with my level of income and assets.			
2 Is my income adequate and sustainable?	Social Security is my only stable income. I don't know how much I'll be drawing from my money or how long it will last.			I'm not totally clear on how to best take my Social Security benefit (how and when), or how to best elect my pension.			I know how to best take my Social Security/pension but I will be spending 4% or more of my assets to meet my budget needs.			I have enough lifetime income going out in future years, even accounting for inflation. I have little to no risk of any income shortfall.			
3 Have I done any proactive income tax planning?	I don't know how much income tax I'll pay in retirement. I don't have any strategy to save money on taxes.			I generally understand how to save on taxes, but there are many things I do not know.			I have a good handle on my income taxes in retirement, but could use some proactive strategies to reduce income taxes on my retirement accounts.			I've done proactive tax-planning, testing multiple scenarios on how to pay the least amount of taxes on both my income and my retirement accounts.			
4 Are my assets organized according to their purpose & the time horizon in which I'll use them?	I view everything as one bucket of money. I know the order in which I withdraw my assets could impact my taxes and how long my money lasts, but I'm not sure how it works.			I've identified which accounts to draw from first, and which ones to draw from last for tax purposes, but I have not addressed Sequence of Returns Risk.			To avoid Sequence of Returns Risk, I have separate investment strategies for the money I'll be drawing from early in retirement, compared with the money I'll draw from later.			I've organized and segmented my assets into separate buckets according to time horizon and purpose. I know which accounts I'll be drawing from first, which ones last, and why.			

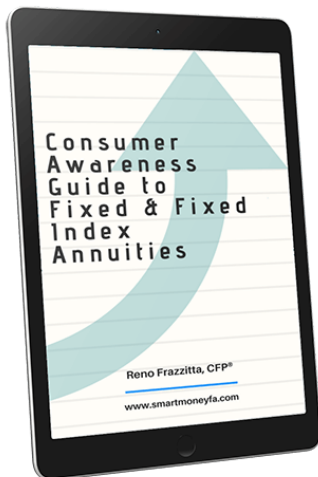
The Retirement Readiness Scorecard

Knowing you've done your due-diligence to ensure retirement success can make a world of difference in your outcome both financially and in your overall life.

This **8-point checklist** will guide you through which areas you might have covered, and which areas still need to be worked on.

GET THE SCORECARD





Consumer Awareness Guide To Fixed & Fixed- Index Annuities

Don't buy an annuity until you've read this consumer awareness guide.

Deciding whether to buy an annuity (as well as which type of annuity makes sense) could be one of the **biggest financial decisions** you'll ever make.

This guide walks you through the **important things to know** and the **biggest mistakes people make** when buying annuities.

[DOWNLOAD THE GUIDE](#)

