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The
Retirement
Planning Specialists

Fee Only • Fiduciary • CFP®

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We help people retire. Comfortably and with confidence.

Whether you are in the planning stage, making the transition now, or already there, retirement has a lot of moving parts. And once you're retired, the need for smart decision-making and wealth management doesn't end there. We help our clients simplify the complicated, make smart, informed decisions, and avoid costly mistakes. Call us today to see if we can help...or to just get a second opinion if you're not as confident about your retirement plan as you'd like to be.

Retirement Planning

For many clients, retirement is their largest and most long-term financial objective. Regardless of whether you're still in the planning stages or already retired, having a plan — and an experienced guide to help monitor and move that plan forward — can make all the difference. We help our clients plan well so they can sleep well.

<http://rpspecialists.com/how-we-help/investment-management/>

Investment Management (<http://rpspecialists.com/how-we-help/investment-management/>)

A well-constructed portfolio shouldn't be based on today's news or speculation about what might happen tomorrow, and ours aren't. We construct portfolios that are personalized for each client, using low cost investments, informed by the latest academic research about what really matters in asset management for the best chance of long term success.

<http://rpspecialists.com/how-we-help/financial-consulting/>

Financial Consulting (<http://rpspecialists.com/how-we-help/financial-consulting/>)

Although retirement planning is the largest issue for many clients, we know there's more to your financial life than just retirement. Questions about college savings, a second home, or insurance? We've got those issues covered too with the same thorough understanding and thoughtful analysis we apply to retirement and investments.

Careful analysis, sound planning, and strong academic research.

The retirement plans we build for clients are based on a thorough understanding of each client's specific situation and careful analysis. Our recommendations about retirement and our investment approach are supported by academic literature from leading researchers in finance, investments, and retirement planning.

1

Retirement Planning (<http://rpspecialists.com/how-we-help/retirement-planning/#questions>)

Retirement planning isn't just preparing a one-time plan. It's an ongoing, iterative process that addresses and monitors all of the issues and questions that matter. Constructing a well-thought-out retirement plan helps us — and more importantly, you — know where you're going and how to best get there, together.

2

Retirement Transition (<http://rpspecialists.com/how-we-help/retirement-planning/#questions>)

The transition into retirement comes with many decisions. Important decisions related to Social Security, pension elections, health insurance, and retirement plan rollovers. And many of these decisions can't be undone. We help our clients make the right choices informed by our nearly 25 years of experience in retirement planning.

3

Retirement Management (<http://rpspecialists.com/how-we-help/retirement-planning/#questions>)

And once you're retired, the need to make smart decisions doesn't stop there. Maximizing retirement income using smart withdrawal strategies. Coordinating portfolio income with Social Security to reduce taxes. Managing your required distributions. We take care of these things (and many others) so you don't have to.

We bring clear thinking, perspective, and experience to all aspects of financial decision-making so our clients can move forward with a greater sense of confidence about their financial future.

Call or email us (<http://rpspecialists.com/contact/>). to see if we can help you.

Commentary and insights.

2019 Q1 Review in Charts

APRIL 12, 2019

If you'd like to see the first quarter's market performance in chart format, click here and then on the image provided to open the PDF document.

(https://rpspecialists.com/2019/04/2019_q1_in_charts/)

2018: The Year in Charts

JANUARY 11, 2019

2018 was a strong year for many economies around the globe, but a difficult one for markets. For a graphical look at 2018's market performance around the globe, click here.

(<https://rpspecialists.com/2019/01/2018-year-in-charts/>)

2018 Q4 & Year-in-Review Commentary

JANUARY 11, 2019

Despite being a difficult year in markets, 2018 was a strong one in the US economy and a reasonably strong year for many economies...[Read More](#)

(<https://rpspecialists.com/2019/01/2018-year-in-review/>)

December Volatility

DECEMBER 24, 2018

The past few weeks, indeed the last three months, have been ugly ones for stocks around the globe, including here in the U.S. Stocks reached their recent high on...[Read More](#)

(<https://rpspecialists.com/2018/12/december-volatility/>)

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