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“Money, of course, is never just money. It's always something else, and it's always something more, and it always has the last word .”

Paul Auster (U.S. novelist)

Meeting Your Personal Retirement Goals

Any wise person should ask: does the world really need another financial firm? The answer is: NO—not like those that already exist. But there is a crying need for a firm that addresses key client issues that have been neglected, under-served or, too often, poorly served. We have identified such an area, and it is our focus: ***Meeting retirement goals***—particularly in these extraordinary economic times.

- In a 2010 survey by EBRI (Employee Benefit Research Institute), only 16% of workers said they were very confident about having enough money to live comfortably throughout retirement.
- Only 46% of respondents said they had even performed a calculation to determine retirement needs.
- A recent survey of 238 wealth managers, performed by PricewaterhouseCoopers and reported in the *New York Times* August 1, 2009, shockingly disclosed that 36% of the advisers surveyed actually admitted they believed they were not qualified to do their job!

Many financial advisers produce superficial “plans” as a “loss leader” to entice investment management clients. We strongly believe that ***good planning—itself—constitutes the most critical task in meeting retirement goals.***

Our Planning Process:

- Provide roadmaps defining the groundwork of one’s financial future;
- Develop asset allocation and investment approaches to fund the plan and manage it over time; and
- Coordinate services with other experts, in such fields as taxation and estate planning, to meet a client’s needs efficiently and comprehensively.

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