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To: Gabor Nagy
Subject: FW: Want to see something really scary? (October Client Newsletter)
Attachments: 10-2018 Newsletter-.pdf

Seems the October surprise has finally jumped out and said: Boo! It feels like this happens every year at this time, so why is it a surprise? Everyone knows the stock market goes up and it goes down. So why are we surprised when it happens again, especially in October?

What is really scary is basing the success of your retirement income plan solely on the stock & bond markets. Because when we get a 'surprise', there is no pivot point to ride out the storm. This, coupled with sequence of returns risk, is why the financial industry recommends a 3-4% 'safe' withdrawal rate from assets at retirement. That means, for each \$1M you have tucked away, you're only able to take \$30-\$40k to live off of each year. And then you have to account for the taxes you'll pay on that \$30-\$40k, if it's coming out of an IRA or 401k. That is the path most pre-retirees are on. Now that's really, really scary. Mike Myers chasing you with a knife scary.

What if you could achieve higher withdrawal rates at retirement? What if you could reduce/eliminate the taxes on your IRA/401k's? What if you could mitigate the risks retirees most worry about: running out of money, impact of taxes, and financial loss due to a health event? Well here's the part in the movie where Jason has been destroyed for the 18th time and the sun is starting to come up. And I'm here to tell you that all of these things are possible. Position makes them possible. How you position your financial model before you retire is critical. That will help determine what kind of strategies you can employ during retirement and help you achieve the results you really want, while enjoying your golden years and watching funny Mike Myers movies, instead of the scary ones.

Be safe, have fun, and eat lots of candy. Happy Halloween!

Just for some Halloween kicks: can anyone tell me what movie the Subject Line is referring to?

Spooky Regards,

Gabor

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