WE ARE
HERE FOR
YOUR ENTIRE
RETIREMENT.
YEARS OF
25
EXPERIENCE
AMERICA'S RETIREMENT
HEADQUARTERS

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THE STORY OF ARHQ

NOLAN BAKER, FOUNDER AND OWNER OF AMERICA'S RETIREMENT HEADQUARTERS, DECLARES THIS YOUR DAY OF INDEPENDENCE AND WORKS TO BRING TOGETHER LIKE-MINDED INVESTMENT PROFESSIONALS TO SHARE VALUABLE FINANCIAL RESOURCES ACROSS AMERICA.

Maumee, OHIO – It started as a mission written on a single piece of paper: Educate all Americans on how to be financially independent. The founder, Nolan Baker, wanted to create one location to help families close to or in retirement coordinate their entire financial plan. This could be accomplished by having a T.E.A.M approach to focus on taxes, estate planning, asset protection, and money management. Thus, the vision was born, and America's Retirement Headquarters claimed independence by launching a network with other professionals across the United States. America's Retirement Headquarters declares this your day of independence and works to bring together like-minded investment professionals to share valuable financial resources to create a custom plan for each family they serve.

"When I decided to launch America's Retirement Headquarters, I looked back on what really makes America, well, America," says Nolan Baker, Chief Financial Officer of America's Retirement Headquarters and an Investment Advisor Representative with the Retirement Guys Formula. He continues, "It instantly led us back to the famous words of the Declaration of Independence, which declares our unalienable rights to 'life, liberty, and the pursuit of happiness.'" As a veteran of the United States Marine Corps, he realized that most Americans' happiness in retirement depends heavily on having a disciplined approach to providing for their families. "I want to educate families on smart, efficient ways to plan for retirement," continued Mr. Baker. "What better way to do so than by making this knowledge more readily available with a team of professionals?"

I knew that one individual could not take on this task alone; not one person can be the specialist in all the areas that impact a family's financial picture. Creating America's Retirement Headquarters and then surrounding ourselves with like-minded professionals gave us the ability to have all the key professionals working on the same plan and helping the client move in the right direction. Through our network, we team up and can bring in outside professionals to make our headquarters one location to take care of everything for a family who is close to or in retirement.

Retirement investing and planning is inherently different from pre-retirement. It's all about protecting your life's work, generating income, and efficiently planning your estate. Retirement is what we do.

THE VALUE OF A PERSONAL CFO

WHAT IS A PERSONAL CFO?

As Nolan points out, "The financial side of any family unit is a lot like the financial side of a business. In both cases, crucial decisions must be made about spending, saving, investing, and planning for future growth." Most business owners' strong suit is leading and inspiring people, not necessarily tackling the financial details. The same could be true with your personal finances; you have strengths and weaknesses, but you and your family may need a financial leader who can present good financial ideas, act as a sounding board, create a financial road map, and work with you to ensure that you are hitting your goals.

A Personal CFO is someone who has embraced a new approach to advising, one that is holistic and factors in the full financial complexities of their clients' lives. Instead of just focusing on current needs or crises, a Personal CFO is positioned to work with you over a long period – years, even decades – as your family evolves and grows.

This approach works well because the emphasis is not on strict adherence to a "set-in-stone" plan, but rather on outcomes, and is adaptive – getting you and your family what you need now and into the future! As you'll see, a Personal CFO can help streamline a family's complex financial life and all the moving parts that are required to manage it.

1. A Personal CFO looks beyond your finances. You'll have no trouble finding plenty of financial professionals who focus mainly, or even exclusively, on investments. In contrast, Personal CFOs go beyond investing to solve the full range of challenges that families face and need solutions to. Those concerns can run the gamut from mitigating taxes, transferring assets to heirs, protecting wealth from sudden health care needs, or charitable giving and philanthropy in our communities. Getting specialized guidance in these and other areas is crucial to the long-term financial health of families today.

2. A Personal CFO uses a defined and disciplined process to address all your needs. One of the most valuable services that all Personal CFOs offer occurs at the beginning of the relationship: the discovery process. This process often involves the Personal CFO asking a broad range of

questions to understand you beyond your financial statements and allows them to gain insight into your most important values, aspirations, interests, and fears – your goals, dreams, and desires. The process helps you and your Personal CFO gain much-needed clarity on where you are today, where you want to be down the road, and how to go about closing the gaps. Why is this important? As individuals, we want to realize an excellent quality of life for ourselves, our families, and the other people and causes that are important to us. Personal CFOs understand that, and the discovery process brings all these important issues to light.

3. A Personal CFO works with teams of specialized professionals on your behalf. No one person – not even the smartest financial professional in the world – is a top-shelf specialist in all of the varied and complex areas of finance that families may need help with. That's why Personal CFOs make a point to build and work with teams of specialists in all of the key areas that impact their clients, including CPAs, estate planning attorneys, business consultants, mortgages, home and auto insurance, debt elimination, and long-term care specialists. Plus, they are willing and able to work proactively with a family's current professionals.

You have put a lot into your family – not just money, but blood, sweat, and tears – and so has the rest of your family. You owe it to them to do your best to get it right, and a Personal CFO can be a great resource to help make it happen.

To learn more, let's have a conversation. Feel free to contact us at:

www.americasretirementheadquarters.com
419-842-0550

YOUR PERSONAL CFO CHECKLIST

BETTER MANAGE YOUR MONEY		NOTE	COMPLETION DATE
1	Financial inventory		
2	Cash flow management and forecast		
3	Debt elimination plan		
4	Investment policy statement		
5	Critical warning and circuit breaker system		
6	Add to buy-in list		
7	Reliable versus variable retirement income		
8	Required minimum distributions		
9	Social Security income analysis		
10	Pension analysis and maximization		
11	Tax review completed with an accountant		
12	Plan confidence system		
13	“Get Connected”		

PROTECTING YOUR ASSETS		NOTE	COMPLETION DATE
1	Home and auto insurance review		
2	Medicare enrollment discussion		
3	Supplemental Medicare health insurance review		
4	Long-term care plan review		
5	Review of loss of income from a premature death		

PROTECTING YOUR ESTATE		NOTE	COMPLETION DATE
1	Review of legal documents by an attorney		
2	Complete beneficiary checklist		
3	Review of the funding of assets if a trust was set up		
4	Review of if POD or TOD registration should be used		
5	Review of how assets should be owned and titled		
6	Review of a plan to maximize assets to heirs		
7	Life insurance review		

ARHQ ACHIEVEMENTS

OUR WORK HAS BEEN SEEN IN/ON:

TOLEDO FREE PRESS — A tradition for Toledo's future

THE BLADE

24 BETTER Living

Forbes

WTOL 11 TOLEDO'S NEWS LEADER

Mature Living

WE HAVE INTERVIEWED SUCH NOTABLE INDIVIDUALS AS:

Shawn Harper
Former NFL Player
and Author of
The Winning Edge

Coach Mike Jarvis
College Basketball Coach

SSGT David Bellavia
Co-founder of Vets for
Freedom and Author of
House to House

Suze Orman
Author and
Motivational Speaker

AWARDS & RECOGNITIONS

ADVISOR OF THE YEAR FINALIST

MLIVING READERS CHOICE Runner Up 2018 • AWARDS

BEST WEALTH MANAGEMENT FIRM AND INSURANCE AGENT

OWENS COMMUNITY COLLEGE

PROFILE OF EXCELLENCE

BBB Torch Awards for Ethics℠

TORCH AWARD FINALIST

ThinkAdvisor

24 MOST CREATIVE PEOPLE IN INSURANCE

NU NATIONAL UNDERWRITER LIFE & HEALTH

HONORABLE MENTION, BEST RISING STAR

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WHY ARHQ?

America's Retirement Headquarters' comprehensive approach allows our network of professionals to draw knowledge from a distinct, qualified group of individuals who bring their own specialties to the table by sharing planning strategies with one another. In the end, you receive a customized retirement plan while developing a one-on-one relationship with your financial professional. You deserve a tailor-made plan provided by a professional whom you know and trust.

At the core of America's Retirement Headquarters' investment approach is a planning process called The Independent Income System. The three-pronged approach is designed to help clients better manage their money, protect their assets, and efficiently plan their estates. This system was created to make sure each of your accounts is dedicated to a specific purpose, allowing us as financial professionals to make recommendations based on different time frames when you, the client, will need to use your money. Through our planning process, we focus on issues that can be controlled, such as cost and cash flow. Directing our clients to focus on these items helps eliminate unnecessary worry about things that we have little or no control over, like the daily ups and downs in the market. By identifying the purpose of each account, we can also better capture opportunities and avoid risk. Once the investment planning is completed, we focus on how to protect your assets from a health care crisis. The third phase of our process is to help a family better plan their estate to protect a surviving spouse in the event of a premature death and efficiently pass on their assets to the next generation.

YOU DESERVE A TAILOR-MADE PLAN PROVIDED BY A PROFESSIONAL WHOM YOU KNOW AND TRUST.

OUR IDEAL CLIENT

We help our clients create an Independent Income System and, more importantly, operate as their coach to help them implement their written financial strategy to achieve their goals and fulfill what is most important to them: their core values.

We are a very focused firm and work with a select clientele. To aid you in determining if we might be of service to you, we have included our ideal client profile.

We are personally committed to achieving the highest quality of life for ourselves and the clients we serve. You deserve no less. By applying the principles we have learned, we can help you achieve your goals, too.

OUR IDEAL CLIENTS:

- Have senses of purpose, high values, and important goals in life.
- Are serious about defining and achieving financial success by making smart choices about their money.
- Are committed to not only developing comprehensive written financial strategies but also implementing them.
- Place a high value on spending their time on things that are truly important to them.
- Want to simplify their lives by delegating their financial matters to competent, trustworthy professionals.
- Are willing to engage competent, trustworthy professionals and compensate them fairly for their time and expertise.
- Look beyond the success that money can bring and seek to find significance in meeting their responsibilities for themselves, their families, their communities, and the world.
- Are willing to trust us to assist their friends and family who fit our ideal client profile by introducing us to them when they feel the time is right.
- Pre-retirees: executives, professionals, or entrepreneurs with at least $250,000 or more in investment assets and/or $150,000 or more gross annual income, and who are committed to funding their long-term goals.
- Retirees: individuals or couples who have at least $250,000 in investment assets and still have significant goals they wish to accomplish in their lives.

THE FIDUCIARY STANDARD

WHAT IS A FIDUCIARY?

A fiduciary who manages an investor's assets has a legal and ethical obligation to put the investor's interests first. That means helping the investor make decisions in his or her best interests. This fiduciary standard has always been at the core of our firm's mission to our clients.

HOW OUR FIDUCIARY STANDARD PROTECTS YOU

- **We always put your needs first.** We are committed to the highest professional and personal standards, and this commitment remains as strong as ever. Our sole focus is on your financial needs and goals and how we can best help you pursue them.

- **We always act in your best interests.** We are committed to putting your needs and goals before those of our firm. We strive to avoid any conflicts of interest, but if they arise and are unavoidable, we disclose them to you. We provide a high level of transparency around any fees or expenses associated with your accounts, which means you will always know what you own and what you're paying for it, so there are never any surprises.

- **We are an independent and objective resource.** We provide guidance that is truly unbiased and unencumbered by any potential conflicts of interest and based solely on your needs and goals. We have no vested interest in promoting a particular product or service. Our only interest is that your financial objectives are met.

UNDERSTANDING THE FIDUCIARY STANDARD

Traditionally, there have been two types of standards in financial services: the suitability standard and the fiduciary standard. The suitability standard is defined as determining whether an investment product or strategy is "suitable" for the investor based on their financial objectives and risk comfort level. Under this rule, an advisor simply determines whether a recommended product or strategy is suitable for the client. The fiduciary standard is a higher level of responsibility for the advisor – it goes beyond suitability and requires that any advice about products and strategies be provided in the best interests of the investor. The fiduciary standard of care requires that the advisor takes into consideration whether the fees are reasonable, whether there are any conflicts of interest, and whether the investments are adequately diversified.

OUR COMMITMENT TO YOU

As your advisor, we adhere to the fiduciary standard, and we believe this model of disclosure and transparency is in your best interests. In our view, you deserve to have your needs put first, and the strategies and investment products we recommend should align according to those needs.

Our fiduciary standard mandates that every single recommendation we make must be based on your best interests, and there is no circumstance in which we can place our interests above yours. By adhering to the fiduciary standard, we believe we can provide you with the highest standard of care for all your investment and retirement needs.

SAFEGUARDING YOUR FINANCIAL DREAMS

When it comes to managing your money, your financial relationships should be built on a foundation of trust, integrity, and transparency. Not all firms and advisors adhere to the same legal and regulatory standards.

We remain committed to earning and maintaining your trust through professional advice and effective strategies custom-tailored to your unique needs. We define our success by seeing you succeed in achieving your financial goals. Our focus remains on serving your interests first and foremost.

THE SUCCESS STAGE

OUR PROCESS

STEP 1: THE DISCOVERY STAGE*

Our first meeting is all about you – your concerns, dilemmas, and ultimate wish list for retirement. A thorough question-and-answer session dedicated solely to you will help us create a solid foundation on which to build our second step in the process. Our job is to listen to you and ask the right questions so we can help you create a customized plan. Be prepared to discuss your overall goals for retirement and answer questions, like:

- How much money do you spend each month?
- What is your total monthly income (salary, pension, Social Security, rental income, etc.)?
- How much are you contributing to a savings or retirement account?
- Are you primarily concerned with protecting your wealth or growing your wealth?
- Do you wish to leave an inheritance to your family?
- Are you concerned about the high cost of a nursing home?
- What, if any, major expenses (such as a second home) or one-time income sources (like an inheritance or pension) do you anticipate in the foreseeable future?

STEP 2: THE RETIREMENT ACTION PLAN

Now that we've gotten to know you and gathered all the pertinent facts from our initial consultation, we'll start assembling your unique Retirement Action Plan. This in-depth plan takes into account everything important to you and breaks it down into specific, easy-to-understand pieces. Your customized plan will include solutions for:

- Where to best grow your savings.
- Where your retirement income will come from.
- Helping protect your assets for your loved ones and from the potential effects of aging, such as nursing home expenses and long-term care.

STEP 3: PROBABILITY OF SUCCESS IN RETIREMENT

Now comes the best part – we get to meet again and present you with your unique Independent Income System! In it, you can expect to see how you are currently doing versus how we can help you try to do things even better. Also included are a detailed, complimentary analysis of your current portfolio and solutions for potentially better and more efficient performance. We will also address your estate plan at this time and consider the next steps for creating a new one if need be.

STEP 4: IMPLEMENTATION STAGE

If we've made it this far, the chances are that we have mutually decided that it makes sense to work together. We'll make it official and start the process of putting your Independent Income System into play.

STEP 5: SUCCESS STAGE

Your Independent Income System is in place! You can have added confidence that we will monitor your plan's performance and make suggestions as needed to make sure it continues to be as successful as possible. We are here if you need us, and you can plan on meeting with us at a minimum of once a year for a thorough checkup.

***Our initial meeting is at no cost or obligation and is designed for discussion of what is important to you and your family. We also provide our potential clients a written summary of recommendations and any costs associated with implementing those recommendations, so they can make an educated decision on which, if any, services we can help add value to.**

QUIZ 1

1. I have a written Action Plan in place to work on my personal financial goals.
   a. Yes b. No

2. I have prioritized my list of financial goals and am currently spending time and focusing on getting the first item completed.
   a. Yes b. No

3. I have identified and written down the cost of each financial concern I have.
   a. Yes b. No

4. My current financial situation affects me and no one else.
   a. Yes b. No

5. I work with a personal CFO who helps me stay on track.
   a. Yes b. No

6. In the last 12 months, I have reviewed all of my threats and opportunities in investing, taxes, estate planning, and asset protection.
   a. Yes b. No

7. If my current investment isn't working the way I expected, I know what should be changed and why, or I have talked with my personal CFO about my concerns.
   a. Yes b. No

8. I know where we are in the economic cycle.
   a. Yes b. No

9. I avoid the emotional urge to buy when times are good and sell when times are bad.
   a. Yes b. No

10. My current investment plan is customized to my goals and objectives.
    a. Yes b. No

Total Score Yes_____ No_____
9-10 YES = A 8 YES = B 7 YES = C 6 YES = D 5 OR FEWER YES = F

If you answered "No" to any of the above 10 questions, give us a call to find out how you can make a change! Call 419-842-0550 or visit our website at www.americasretirementheadquarters.com.

GETTING STARTED

Now that you are ready to take action, let's help you get started. The average investor has saved and accumulated a variety of financial and insurance accounts over the years, and putting it all together can seem like a daunting task. It is important to take time to create a financial inventory to eliminate inefficiencies and keep everything up to date. One way to get started is to map out your financial plan in a few easy steps by creating an inventory and action plan.

Organize all of your financial accounts and documents and take inventory of everything. The inventory should include all personal information for you and your spouse, including names, dates of birth, and Social Security numbers. It is also helpful to gather all of the personal information for your children, especially their most recent addresses. This information can be used for updating beneficiary forms if needed. Then, organize the documents into file folders in the following six categories: investment statements, company benefits, taxes, estate plans, insurances, and miscellaneous. Make a note in each folder as to the last time a comprehensive review was done for each category. If there is a specific purpose or a concern about any of the folders, make a note of that as well.

The next step is to take all the information gathered in the inventory and put together a one-page summary, the goal of which is to have a quick, handy reference guide that gives the average investor a decent overview. The sections you may want to include on the summary are: current investments; current and future income sources and needs; tax distribution of the accounts among taxable, tax-deferred, and tax-free; and current insurances. Next to each investment and insurance account, put the account number(s) and where the account is held. Also, include if the account is safe or risky.

Now, start to put together an action plan for items that need to be addressed. Look for opportunities and/or threats. When our team creates action plans, we separate observations into categories for investment planning, tax planning, estate planning, insurance planning, liabilities, and miscellaneous items. The investor can check the one-page summary to see how much risk they are taking on, how much money they have in each tax category, and the type of income needs there may be in retirement, as well as making sure the surviving spouse is protected in the event of premature death.

You should now go back and look at each folder that was created when organizing your documents. Review any notes that were made in each folder and add those notes to the main action plan. As you review each folder for more action items, a detailed review should be done of the current investment fees and expenses as well as the current yield on the accounts. Review the beneficiary designations on all financial and insurance accounts. Be sure to include the beneficiary's full name, date of birth, Social Security number, physical address, and the exact percentage you are leaving them. As these items are discovered, include them on the one-page summary.

At this point, the average person should have a pretty good overview of their entire financial picture: a detailed inventory along with a one-page summary and list of action items to address. If several items are listed on the action plan, prioritize the list and set deadlines to get each category accomplished. We recommend that the individual or family work on one section at a time. For example, complete all investment planning action items before moving onto estate planning.

NOW ALL YOU NEED TO DO IS TAKE ACTION!

WHAT INVESTORS SHOULD ASK BUT OFTEN DON'T

Deciding to hire an investment professional can be difficult. Putting it off can seem like the easiest solution, but is it the right solution? Often, an event such as retirement or loss of a loved one is what makes an individual or family seek out professional advice. Relying on a company for a pension or any other type of benefit can be a risky move. Do you feel the government is going to take care of you and your family? More than ever, managing finances is now a personal responsibility. If you are ready to choose an investment professional for your family, here are a few things you should consider that are often overlooked.

1. Search for an investment professional based on your needs; in other words, find a specialist. "Financial services" is a pretty broad term, but it is a category in the Yellow Pages and online. It may make sense for an investor who is looking for general guidance, but in many cases, looking for financial advice involves very specific financial goals or needs. Consider specialists first. If a person is in their 40s and looking to go back to college, a college planning specialist may provide more value than a person listed under general financial services. Once you find someone who you feel will focus on your needs, ask that person how many people in the last year they have helped with that same need.

2. Ask for client references at the first meeting. Although confidentiality and privacy are paramount in the financial services industry, any professional should be able to provide at least three references. Call every reference but don't just ask about investment results. Ask about the communication the investment professional provides. Ask when and why the advisor contacts them. Do they contact them when laws change, to keep them up to date, etc.? Understanding how the reference gets value out of working with that professional is a great way to decide if you are looking in the right direction.

3. Never rely on a rating alone. Although ratings can sometimes be useful in making smart financial decisions about products and companies to work with, investors should be educated about investment options before buying or selling any investments. FINRA, the main regulatory body for licensed investment professionals, suggests, "Do your homework first." Just because the company you are considering working with has a great rating doesn't mean that it is a suitable choice for you. Listen to the positives and ask what the negatives of the recommended product are.

4. Many investments have both disclosed and undisclosed fees and expenses. No one in financial services works for free. Fees and expenses are not always a bad thing, and the cheapest isn't always the best, depending on what your needs are. Cost does count. The bottom line is that there has to be a "got versus cost" analysis. Are you getting what you are paying for? A good way to know is to truly understand all the costs and compare the expected results to other comparative alternatives. Ask how much the investment services cost upfront and ongoing.

5. How safe is the investment? This question involves both stock market fluctuations and the integrity of the financial professional. Although the vast majority of financial professionals are good and caring people, a quick check into their background is a good idea. Do a background check of an investment professional at www.finra.org, and it can help protect you against fraud. Often, though, the bigger risk is losses due to market declines. Be sure to ask the financial professional about how much principal you have at risk. A general rule of thumb is to be safer with your money as you get older.

KNOWING YOUR INVESTMENT COSTS

A few years ago, our political leaders decided to remove the fee disclosure provision in the Senate Jobs bill for fear that lengthy cost descriptions and fee disclosures would confuse potential investors. At ARHQ, we find this is a major area that is often misunderstood, and we believe investors should have a fuller disclosure on the cost of their investments.

If we compared a typical retirement account with a house, usually the biggest and second biggest assets most people own, you would see differences in disclosure. For example, when I, Nolan, refinanced my home, the mortgage broker provided me with a "good faith estimate" of the total cost of the refinance. The form broke down the cost of my investment line by line and showed where the expenses were going, along with a summary of the total amount. Even though I knew it was a dream come true to lock in a 15-year mortgage at a little over 3% interest, I still had the chance to review my cost so I could make a more informed decision. When it comes to the investment charges in many retirement accounts, most people don't understand the total disclosed and undisclosed fees and expenses.

According to Robert Powell from MarketWatch, lawmakers cite the additional cost of tracking and disclosing fees and the confusion it could cause as the reasons for removing the fee disclosure from the Senate Jobs bill. We feel that, with technology, disclosing costs could easily be done. Second, most investors are intelligent enough to look at investments and understand that there are costs to any investment; disclosing fees would not confuse the majority of investors.

Here is what we feel investors should get: They probably do not want a 200-page report on fees and expenses. Instead, a simple, one-page summary would be a great start. We try to provide as much disclosure as possible as to the fees and expenses of any investments we recommend to our clients. In general, many of our investment approaches are not the cheapest or the most expensive, but by disclosing the cost, our potential and current clients can better evaluate the "got versus cost" benefits of working with our firm.

Evaluate investments using a benchmark, or net of fees and expenses. Are the investments performing to your expectations? Second, look at the total cost and make sure you feel you are getting what you are paying for. Only the informed investor can make this decision. Most Americans are smart enough to evaluate "got versus cost." We recommend starting with the bottom line. How much does this investment cost, and is it providing value?

Investors should know and understand the total investment costs of their accounts. Do you know what all your investment expenses are? If not, find out. Call us at America's Retirement Headquarters at 419-842-0550 (or the investment company you currently do business with) and ask for a summary of the total costs. An independent analysis may be beneficial.

YOU DESERVE TO KNOW BECAUSE WHAT YOU DON'T KNOW COULD BE COSTING YOU.

BAD INVESTMENT MOVES & HOW TO AVOID THEM

Do you ever feel like your stock market investments have you on an emotional roller-coaster ride? The emotions can range from feelings of panic when the stock market declines to excitement when you see gains on your statement. Those emotions can lead investors to make poor decisions, which can be a costly mistake. Here are a few pointers to avoid making bad investment moves.

If you are 10 or more years away from retirement, don't stop saving in your company's 401(k) plan. Matt, 40 years young, contacted us after deciding to stop putting money into his 401(k) plan. After seeing his year-end statement of his account, he wanted to "stop throwing money down the drain." In the short term, you may feel better by not putting money into equities. But, remember that in the long term, you make money by buying low and selling high. In addition, you often get a free company match for at least a portion of your money.

Another way to look at it is this: By continuing to keep your retirement investments going, you now may be able to buy almost twice as many shares when prices are lower. Not investing in a company retirement plan for your long-term retirement would be like not buying clothes you will need when they're on clearance. Picture this: You need a suit, so you go to a store and do not buy anything because the suits are only 50% off regular price, even though your boss is offering you half of the money for free to make the purchase. That doesn't make much sense, does it? The same is true for your company retirement plan; you will still need a retirement plan, so if there is free money in the form of a company match, take it!

One of the only reasons to not save in a company retirement plan is because you may not have enough of a liquid emergency account. It is a good idea to keep about six months' worth of your income needs in cash reserves so you can access that money in the event you lose your job.

If you are five years away from retirement, focus more on asset allocation and saving as much as you can for your retirement. Try to increase your savings rate by 2%, 3%, or whatever you can afford. Your current investment may seem like a lot, but you may be surprised at how much money you actually need to retire comfortably. Generally, you can assume that, in the long term, your retirement accounts can allow you a 4-6% withdrawal rate. An account of $150,000 may seem like a lot, but it might only provide about $6,000 to $9,000 per year of income.

Begin to look at your money in different time frames. Identify an account or holdings that will be used first in retirement. That money, in our opinion, should be safely invested for your beginning retirement needs for the first three to five years. So, if you have $250,000 and plan on needing $1,000 a month from your investments in retirement, you should have about $36,000 to $60,000 in fixed investments, depending on your risk tolerance. If you do this, it will allow you to have more time to increase your chances of success in the stock and bond market with your long-term money. Plus, if you know you have several years' worth of income already set aside, you won't have to worry so much about what is happening today or tomorrow on Wall Street.

Those who are already retired or need income from their accounts should look at things differently. A lot of people we talk to still haven't split up their accounts and, therefore, are not properly diversified. They tend to make more short-term, emotion-based decisions.

The problem for many retirees is that negative compounding can make you go broke fast – real fast. With a loss of 15% added to 5% in withdrawals, you need 25% just to get back to even. If you hold on, and things get worse, you could end up being down 30%. Take 5% in withdrawals, and you need nearly 54% just to break even. The simple solution may seem like moving all your money to fixed accounts, but with only fixed accounts in the long term, you may never be able to recover. Sometimes it's better to stop the bleeding short term but have a predetermined game plan to get back in when the market begins to recover. Use a mathematical formula and rely on the facts to help remove the human emotions of investing.

GET FINANCIALLY FIT IN A HURRY

THE FIRST STEP IN GETTING FINANCIALLY FIT IS TO FOCUS ON WHAT IS IMPORTANT TO YOU.

Getting financially fit can seem like a major mountain to climb. At times, it can be easier to blame things on the economy. In the early 2000s, many investors lost a decade in the stock market, and fixed rates are still extremely low. Then, life continues to throw in other "what ifs," like unexpected medical bills and family needs. It is common to put the future on hold and focus on getting through today. Before you know it, another month has gone by, no major changes have been made, and the problems could be compounding.

The quicker one realizes that the only person responsible for their financial situation is themselves, the faster they can work toward taking action and putting solutions in place. The first step in getting financially fit is to focus on what is important to you.

The second step is to write down the positives and negatives of changes based on the three items that are most important to you. Try to be as specific as possible. Describe how much each of these problems is costing. What will the cost be over the next five years? Include anyone else affected by these problems. Focus on the positive impacts that can be achieved as well. Since this plan of action is based on what is important to you, dream big dreams. To keep the momentum moving in the right direction, create rewards along the way.

Follow-through can be the hardest part for many people. It is easy to write down the three most important financial items to work on. Most people can even detail specifically what each item is costing them and the impact positive changes can make, but then it's time to take action. There are two ways to do this: on your own and in a "coaching" program. Both plans should include specific dates for when you want them accomplished. There has to be a deadline to measure results.

We also recommend that two numbers be written down along with the date: the ideal goal and an acceptable goal. Let me explain: Too often, people look at results as simply pass or fail. For example, if the goal is to lose 20 pounds in three months, and the person only loses 15 pounds, isn't that still a great and acceptable result? By writing ideal and acceptable goals, it can provide encouragement along the way, allow you to review if the goals are realistic, and help keep you from giving up.

Financial fitness is an ongoing process of working and moving in the right direction. Finding the right coaching program is also important to staying on track. In many cases, this involves working with a team to create an individual written plan of action and becoming educated and involved in the ongoing process. Financial fitness works the same as so many other successful programs, like joining a life group for spiritual growth or hiring a trainer for physical fitness.

To get started, or to help you stay on track, visit our website at www.americasretirementheadquarters.com or call our office at 419-842-0550.

QUIZ 2

1. I make investment decisions only once I fully understand the plan, and I don't rely solely on investment ratings or past performance.

a. Yes b. No

2. I have compared the cost of my plan versus alternatives.

a. Yes b. No

3. I feel comfortable with the amount of money I have exposed to risk at my age.

a. Yes b. No

4. If the stock market didn't perform as expected, I would have enough income now and in the future for my entire expected lifetime.

a. Yes b. No

5. My current investment plan takes into consideration the loss of income the surviving spouse would have if there were a premature death.

a. Yes b. No

6. I know the purpose of each of my financial accounts, and I expect to spend these funds in retirement in the correct buckets of money.

a. Yes b. No

7. I know how much predictable income my plan produces each year.

a. Yes b. No

8. I feel my current investment plan is using all of the latest advancements in technology to mathematically and scientifically increase my odds of success.

a. Yes b. No

9. My current investment professional focuses on issues for boomers, seniors, and retirees.

a. Yes b. No

10. I have talked with other clients my current financial professional works with.

a. Yes b. No

Total Score Yes_____ No_____
9–10 YES = A 8 YES = B 7 YES = C 6 YES = D 5 OR FEWER YES = F

If you answered "No" to any of these 10 questions, we encourage you to call 866.442.0550 to learn more about how you can make a change with your finances.

PUT YOUR MONEY TO WORK

WRITTEN BY NOLAN BAKER

One of the most memorable moments of my career was when I got together with a husband and wife for their yearly review, and we went over the income their accounts were generating. The wife spoke up and said that the income was more than what they were making when they were working! At that point, I think this family knew they could have a relaxing retirement for years to come. Many of our readers have probably experienced this in one year or another but may have never realized it. Others might feel this day won't come fast enough. For everyone, five steps can be taken to help you get there quicker and keep you there longer.

CUT DEBT.

It is rare that we run into a retired couple who has a large amount of debt and is living comfortably. One way to eliminate debt is to write down the totals of each debt, starting with the lowest. Put all the extra monthly income toward the smallest balance and eliminate it. Once that debt is paid off, work on paying off the next lowest-balance debt, and so on. This debt elimination plan will help your money work harder and gives your family a sense of accomplishment when a debt is paid off.

CUT FEES AND EXPENSES.

Review the internal fees and expenses of all your investment holdings. This area can be a very difficult one for many families to understand, so do some homework. Cutting ½–1% in fees and expenses can be a major difference in the long term. Various financial products charge fees and expenses differently. Some products have disclosed fees that are printed on the statement, while other fees are internal expenses that can take more time to understand. The bottom line is that if everything else is equal, an account with fewer fees and expenses will have more money at the end of the year.

CUT TAXES.

Don't forget about your least favorite relative, Uncle Sam. Most people are deferring taxes to a later date, but does that always make sense with the majority of the money? Taxes can't be avoided forever, and tax rates might be higher in the future. In many cases, smart tax planning with your investments can be done when an investor gets their financial professional and accountant together to work on a detaxification plan. Talk about expectations of where your income will be in retirement and what percentage of money should be saved in the three money buckets: taxable, tax-deferred, and tax-free.

AVOID LOSING MONEY SAFELY AND/OR NOT HAVING AN EXIT PLAN WITH RISKY INVESTMENTS.

Many investors go from one extreme to the other. Right now, with how low most fixed investment rates are, an investor's money could work harder if it wasn't all in safe accounts. In fact, once an investor factors in true inflation and taxes, most fixed-rate investments have a negative return right now. At the same time, significant losses in the stock market in the future can put your retirement in serious jeopardy. Depending on an investor's time frame, long-term holdings might make the most sense in equity-based accounts. Determining when and why an investment should be sold or bought is an important step in creating a manual for the accounts.

GROW PRODUCTIVITY BY INCREASING THE YIELD USING DIVIDENDS AND INCOME-PRODUCING ASSETS.

According to www.VisualizingEconomics.com, dividends can be a huge part of increasing how hard your money works. Increasing the yield by 1–2% can help compound the growth for the future or be used for current income needs. At the same time, picking investments based solely on yield can be risky. Make sure recommendations are right for you and that you are comfortable with the potential risks and rewards.

Use all of these tips to put your money to work. Consider getting an outside opinion to prevent unintentional blindness. Something that might seem hard for one to figure out could be easily fixed by letting someone else take a look at the accounts to help avoid costly mistakes.

INVESTMENT STYLES

It's time to improve upon what has worked in the past. For that, let's use a little analogy. In baseball, Training, Education, Action, and Monitoring are important ingredients in winning games. The same can be said when it comes to investing in today's economy; it takes a T.E.A.M. approach to keep moving ahead financially. Winning the game isn't just about one guy hitting home run after home run; it usually involves getting players on the bases and using strategies and techniques from all different types of players. Although seeing a player hit one out of the park is always exciting, it is the entire team that wins the game. Just like baseball, the goal is to have different approaches by various players to get on base, with, hopefully, a couple of home runs along the way. Knowing and using the different approaches of investing can also help an investor avoid too many strikeouts.

IT TAKES A T.E.A.M. APPROACH TO KEEP MOVING AHEAD FINANCIALLY.

Asset Allocation is one of the most common and basic investment approaches used today. The principles are sound and can be a great starting point; it's like learning the fundamentals of any sport. Asset allocation involves diversifying investments among large, medium, small, and international stock, bonds, and cash. Depending on an investor's risk tolerance, an asset allocation mix can be used to try and meet an investor's risk level and long-term goals. The positive is that history has shown that stocks and bonds tend to go up in value over time. This strategy can work well for long-term investors and those buying on an ongoing basis. The problem is defining "time" and "long-term." Asset allocation doesn't always work, like when the stock market just goes up and down.

Cash Flow Investing is when an investor is looking for a targeted rate of income from their investment accounts. The overall goal would be to purchase a more defined bundle of investments that generate specific income goals now and in the future and are generally designed to be held for the long term. With this style of investing, there is usually less of a concern about the current price as long as the investment is meeting income goals. Josh Peters, editor of Morningstar's "Dividend Investor" newsletter, says, "Dividends can rise and fall with economic conditions, but in general, if the market drops 200 points tomorrow, chances are that a portfolio of dividend-paying stocks is going to have the same income if the market were to go up 200 points." To reach individual income goals, certain, potentially higher, current income-generating investments, such as dividend-paying stocks, REITs, bonds, and annuities, can be purchased to meet current and future income needs.

Technical Analysis is an investment style that involves active money management based on a study of the trends of the economy. Investments are usually made when the trend, based on past market data, is positive, and risk is lowered, or investments are moved into cash or out of an asset class when the analysis turns negative about the future. One way to look at technical analysis is that it's like having circuit breakers on your house. If the risk gets too high, the power gets turned down or off until it appears safe to turn the switch back on. The positive of technical analysis is that it is designed to limit losses and protect the financial "house." Having an exit plan in place and not staying fully invested all the time can make sense when looking to limit losses with growth as a secondary goal. The negative of technical analysis is that, statistically, it is impossible to use the past to predict the future every time. An investor can miss out on opportunities by not staying fully invested.

So, which style of investing is right for you? Well, that depends. There are numerous styles of investing beyond what we've listed here. We suggest taking some time to become educated about your investment(s). Learn about the pros and cons of each investment approach and then take action by implementing and monitoring the plan using the T.E.A.M. approach.

In our opinion, true diversification means investing in a variety of different styles that all are designed to safely grow the investments based on an investor's individual goals. Picking several investment styles can increase the odds of achieving the overall plan objectives. Avoid using only one style of investing – it is like swinging for home runs every time; it can work, but it can also mean more strikeouts.

THE RETIREMENT GPS

Now and then, it is fun to get off the highway and take the back roads. I, Nolan, remember growing up in high school and spending a lot of time on what I called "the thinking road." It was a nice country road with winding curves that gave me a chance to reflect on life and figure out things – or at least get away from the noise of busy streets. Nowadays, we don't usually have the luxury of time to just drive around without a destination in mind. We always have a place we need to be. Ahh, the good old days. Thanks to technology, that process has gotten a lot easier. When you look at traveling down the road to retirement, the same principles of getting to your destination apply.

I once had to be down in Columbus, OH for an important meeting, with another meeting in Findlay later in the day. Even though I had been to Columbus several times, getting downtown can be a little tricky. When I was young, I would have had to get a map of Ohio and write down the directions on a piece of paper to reference on the way down. Now all I have to do is type my current location and where I want to go into the GPS, and in a few seconds, a map pops up on the screen, and a voice tells me where to go.

I left a little early that morning, knowing there could be construction or other unexpected delays along the way. As luck would have it, everything went perfectly. Had I run into trouble, the GPS would have provided the best alternate route in order to stay on time. Even if I took a wrong turn, the technology would simply recalculate my course and tell me, to the minute, how long it would take to get to my destination.

After the meeting in Columbus, it was easy to get out of town and back on the highway, thanks again to this new technology. Bob Evans in Findlay on state Route 224 was my next destination. The GPS even got me off the divided highway and took me up scenic state Route 37, proving that even the busiest and biggest road isn't always the fastest way.

As the machine beeped at me, a voice said, "You have arrived at your destination." Looking around, all I saw was a Speedway gas station and a school across the street. I didn't see a Bob Evans. Had the technology failed me? I stopped and asked for directions from a gas station attendant who told me there were two Bob Evanses in Findlay! With his help, I routed myself to the correct location, and before long, I arrived, and the meeting got underway.

Are you taking the right route to retirement and using the most up-to-date technology? The tools we use to plan for retirement have dramatically improved over the years, but many people we meet with are still using the "old" ways to plan what should be the best trip of their lifetime: retirement. You may not be aware of new and advanced tools to help prepare you financially, or it could be that you have taken a back seat to retirement planning, leaving someone else to take the wheel. Either way, it could be well worth the investment to take some time and learn about the new tools to find out if your retirement is on track.

Check out all of the great technology you have access to on our clients page at www.AmericasRetirementHeadquarters.com. Better yet, schedule a "Get Connected" meeting so our team can show and teach you how to optimize your use of this technology.

BUILD AN ALL-WEATHER PORTFOLIO

Living in Northwest Ohio brings several weather changes throughout the year. My favorite time of the year is summer. I like warm weather, boating, relaxing in the water, and spending time off with my wife and children, enjoying the sunshine. Because these changes in weather are so predictable, it becomes very easy to prepare for them.

Seasons change when it comes to investing, too. The market and the economy go through periods of time when everything is hot and times when it seems like the storms will never pass. Knowing how and when to prepare for the changes isn't as easy as predicting the weather here in Northwest Ohio, though. Because it can be difficult to predict stock market conditions, investors might want to consider building an all-weather portfolio.

Building an all-weather portfolio means looking at the investments from a whole new standpoint. It means creating a plan that is based on what the individual is comfortable with and not worrying too much about everyone else. In weather terms, it is like staying inside your house and setting the temperature for what you are comfortable with so you are much less affected by what is happening outside. Spring, summer, fall, or winter, the thermostat is kept at 70 degrees all year round.

One of the primary goals of building an all-weather portfolio is avoiding significant losses and prolonged periods of poor performance. Although this strategy can be an option for every investor, it becomes more and more important for those close to or in retirement. All-weather investment portfolios can be built using a variety of investments, such as traditional stocks, bonds, mutual funds, and annuities. The goal is often to pick several different investments designed to make money, but also choose ones that all work a bit differently.

TO FIND OUT MORE ABOUT HOW THIS INVESTMENT APPROACH MIGHT FIT IN WITH YOUR CURRENT INVESTMENT PLAN, TALK WITH A LICENSED INVESTMENT PROFESSIONAL.

QUIZ 3

1. I have access to a summary of the fees and expenses on my accounts.
   a. Yes b. No

2. I know the percentage of my money that is exposed to risk and the amount in my account that could decline in value.
   a. Yes b. No

3. I still have debt but have a plan to quickly pay it off. (If you have no debt, mark "Yes.")
   a. Yes b. No

4. I have taken specific steps to reduce the amount of income taxes I will pay on withdrawals from my retirement accounts now and in the future.
   a. Yes b. No

5. If the stock market started to decline, I know what specific steps could be taken to avoid losses.
   a. Yes b. No

6. I have a summary that provides me the total dollar amount in income that I am currently receiving.
   a. Yes b. No

7. I understand my current investment plan and how it works, and I am very confident in my plan.
   a. Yes b. No

8. I know what my current withdrawal rate is on my investments, and I am confident my plan will keep pace with that withdrawal rate over the next five years.
   a. Yes b. No

9. I know how my current investment professional gets paid.
   a. Yes b. No

10. I feel I am getting more than I'm paying for in my current investment plan.
    a. Yes b. No

Total Score Yes_____ No_____
9-10 YES = A 8 YES = B 7 YES = C 6 YES = D 5 OR FEWER YES = F

If you answered "No" to any of these 10 questions, we encourage you to call 866.442.0550 to learn more about how you can make a change with your finances.

RECAP, REVIEW, AND REASONS TO CALL US

WE TRULY BELIEVE THAT AMERICA'S RETIREMENT HEADQUARTERS AND THE PROFESSIONAL WHO SHARED THIS WITH YOU CAN ADD IMMEASURABLE VALUE TO YOUR LIFE, AND WE BELIEVE YOU CAN ADD VALUE TO OUR BUSINESS IF YOU ARE LOOKING FOR A COMPREHENSIVE T.E.A.M. APPROACH. IF YOU ARE IN OR NEARING RETIREMENT AND WANT ...

- A Personal CFO
- Professional, experienced guidance and support
- A plan to help you try to find more success and added peace of mind in retirement

... AND ARE INTERESTED IN SEEING HOW WE CAN ADD VALUE TO YOUR LIFE IN RETIREMENT, GIVE US A CALL TODAY. YOU'VE MADE IT THIS FAR; ARE YOU READY FOR THE NEXT STEP? LET'S TALK. LET'S TALK. GIVE OUR OFFICE A CALL OR TALK WITH THE PROFESSIONAL WHO GAVE YOU THIS BROCHURE.

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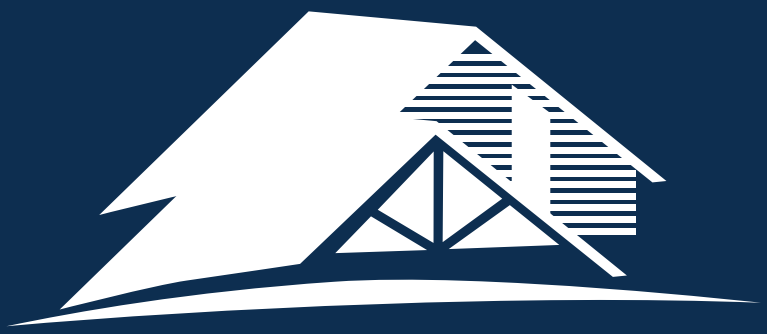

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