

PROVIDING WEALTH MANAGEMENT SOLUTIONS AND RESOURCES FOR YOU

WalkerGroupTM
FINANCIAL SERVICES

FINANCIAL PLANNING | INCOME PLANNING | RETIREMENT PLANNING | WEALTH MANAGEMENT

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*Investment Advisory services offered through IAMS Wealth Management an SEC registered investment advisor.
Walker Group and IAMS Wealth Management are independent of each other.*

WALKER GROUP + YOU

At the Walker Group, we do not believe your Retirement Asset Portfolio to be a “monolithic entity”. Instead we believe that your overall portfolio needs to be a collection of investment portfolios, each of which are designed to fund a specific spending goal. It is very important to understand what is possible or unrealistic with your personal financial situation.

Stages of Our Working Career

As we begin our working career, each of us go through 5 stages:

1. Early Career
2. Career Development
3. Peak Accumulation
4. Pre-Retirement
5. Retirement

Scott Walker focuses his practice on working with people in the Pre-Retirement and Retirement stages. During your Peak Accumulation your income came from your work. The balance of your 401k may or may not have been something you closely watched. Yes, you wanted growth and forgot that some of that growth came from your payroll contributions. The reality is the balance of your 401k at that time did not provide the income you needed for your lifestyle.

During our working years, we focus on accumulating wealth. As we near retirement, we need to start changing our views and start thinking about saving our wealth to ensure that it will continue to generate income. Without income, there is no retirement.

You will need to understand that accumulation of money is what you do until you get close to retirement. *Distribution is what you do over the rest of your life.* The same rules that helped you accumulate money can separate you from your money in the distribution stage. *In the distribution stage we must know the amount of income from our money, with some assurances that it will last for the remainder of our life.*

For many individuals the days of having a pension from your employer are gone. Today it is more important than ever to have a substantial Income Plan.

*Use your heart for your family and
use your head for money.*

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Many clients are looking to have a true financial “quarterback”, a resource they can trust for solid advice on their total financial game plan. A good advisor will speak to the client in terms of his or her overall retirement goals and objectives. That’s the first thing Scott Walker does for his clients.

In the second part of the process, he will gather personal and financial data about you and use this data to create projections that show you when and how you can accomplish your goals. A good advisor will take the time to develop a personal relationship with his clients which Scott Walker is known for. His goal is to devote his time to you to help you realize your dreams of a secure retirement.

Scott Walker’s Balanced Approach

When thinking about retirement, most of us tend to focus on income. While income is important to ensuring a secure retirement, there are many factors that enter in to the equation that can also dramatically impact your plans.

- Understanding of the risk associated with money in retirement.
- What to do when you start your Social Security.
- How do your Social Security benefits fit in a long-range income plan?
- What about your pension? (If you have one.)
- How do taxes affect your retirement income?
- What types of investment tools will help you succeed?
- What level of investment risk is appropriate for diverse types of accounts you have.
- Develop an Income Plan for your retirement.
- Know the greatest challenges to maintaining your lifestyle in retirement.

Walker Group Financial Services focuses on long-term outcomes and your success in retirement.

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