

PROVIDING WEALTH MANAGEMENT
SOLUTIONS AND RESOURCES FOR **YOU**

WalkerGroupTM
FINANCIAL SERVICES

FINANCIAL PLANNING | INCOME PLANNING | RETIREMENT PLANNING | WEALTH MANAGEMENT

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WALKER GROUP + YOU

At Walker Group Financial Services, we don't believe your Retirement Asset Portfolio is a "monolithic entity". Instead we believe that your overall portfolio should 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 move through our working career, each of us go through 5 stages:

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

Scott Walker focuses his practice on working with people in the Pre-Retirement and Retirement stages. During the Peak Accumulation stage, your income came from your work. The balance of your 401(k) 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 that the balance of your 401(k) at that time did not provide the income you needed for your lifestyle.

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

Put another way: Before retirement, your focus is on **accumulation** - bringing in money. After retirement, the focus shifts to **distribution** - using that money to create income for the rest of your life. Unfortunately, the strategies that help you build wealth don't always work for spending it. So in retirement, it's essential to know how much income your savings will provide and to have confidence it will last as long as you do.

For many people, the days of having a pension from their employer are gone. Today it's more important than ever to have a substantial Income Plan.

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



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

In the second part of the process, he gathers personal and financial data about you and uses 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 personal relationships with his clients, which Scott is known for. His goal is to devote his time to you to help you realize your dreams of a secure retirement.

Scott’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 considerations that can dramatically affect your plans:

- Understanding the risks associated with money in retirement
- Knowing what to do when you start receiving Social Security benefits
- Understanding how Social Security benefits fit in a long-range income plan
- Taking pension into account, If you have one
- Learning how taxes affect your retirement income
- Choosing investment tools that will help you succeed
- Determining what level of investment risk is appropriate for your diverse account types
- Developing an Income Plan for your retirement
- Knowing the greatest challenges to maintaining your lifestyle in retirement

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

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