EMPOWER RETIREMENT

# How can financial planning from Empower help me?

At Empower Retirement, we have an experienced team of financial planners who can help you create a long-term plan to achieve your financial goals. These professionals have acquired specialized training and spent their careers serving clients who share your questions about preparing for retirement and other financial goals. So you may be wondering, how can working with one of our planners benefit you?

## Take advantage of deep expertise in retirement planning

Through our understanding of complex pre- and post-retirement matters, we can guide you through every step of your retirement journey. Our planners will learn about your unique financial situation and help design a personalized roadmap for your retirement. Whether you're interested in maximizing your retirement income or learning more about your investment options, we can help you take actions today to achieve the retirement you envision.

**We will help you with complex topics to assist with building a more successful approach to retirement, including the following:**

- Maximizing Social Security during retirement
- Reviewing your portfolio and asset allocation
- Evaluating your IRA distribution strategy and options
- Life insurance
- Designating a beneficiary
- Considerations for tax planning
- Planning for healthcare costs in retirement
- Determining when may be the best time to retire
- Roth conversions
- Planning your required minimum distributions (RMDs)

## Get holistic planning for all your financial goals

Our planners also have extensive experience helping clients build financial plans that address all components of wealth management, including financial and personal goals, savings and income needs, risk management, and estate planning. Whether you're just starting a career or already retired, consulting with a planning professional may be one of the best ways to position yourself for a successful future.

**Our financial planners can help you with a wide range of financial topics beyond retirement:**

- Creating a thorough financial plan that addresses your short-term and long-term goals
- Strategies to protect your savings and investments
- Net worth statements
- Help analyzing your asset allocation
- Life insurance, healthcare, disability and long-term care needs
- Saving for large purchases, e.g., a house, car or boat
- Tax, estate and Social Security planning
- Caring for aging parents
- Student loan debt management
- Saving for college expenses

Your financial and personal goals may evolve as your life circumstances change. That's why our professionals provide ongoing relationships designed to ensure your financial plans will continue to align with your current circumstances.

You can relax knowing you have a comprehensive plan in place and the support of a professional, experienced team. By working with an Empower financial planner, you will have access to a wealth of knowledge and experience that may help you position yourself for the retirement of your dreams.

Learn more today **empower-retirement.com** or call **833-301-9355**.