

How Should I Invest my Savings To/Thru Retirement?

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Where today's experts help you secure retirement.

Conquering the Risk Zone

- Immunize fixed expense income needs
- Invest for growth for discretionary spending and legacy wishes
- Carry insurance and cash reserves for "uh-ohs"

Simplify, Simplify, Simplify

- When fixed expenses are immunized, markets can't hurt you
- Spend on your "wants" in good years; pause in bad years
- Tap insurances and cash reserves when needed

Immunization Tools

- Claim Social Security at 70, if possible
- Work-related pensions
- Annuities (immediate, deferred (QLAC))
- Your home... a reverse mortgage
- Bond ladders (equal 1-, 2-, 3-year etc. maturities)
- Consider covering long-term care needs with an insurance/LTC combination product
- Bequest goals are often better funded with life insurance

Growth Tools

- Mutual funds/ETFs (where the diversification is done for you)
- Stocks and maybe "multi-asset strategies"
- Target Date Funds, NO
- Bonds, maybe not
- Costs matter!
- Human capital?

Action Plan

1. Where can I cut fixed expenses?

2. Are my fixed expenses greater than my guaranteed income? How can I get more guaranteed income?

3. How can I target growth with my remaining savings to offset inflation, "uh-ohs"?



Michael S. Falk, CFA, CRC® engages all types of audiences. As a Partner with the Focus Consulting Group, he specializes in helping investment teams with improving their decision-making techniques, and investment firms with their strategic planning. In his past, he was a chief strategist at a global macro investment partnership, and a chief investment officer in charge of manager due diligence and asset allocation for a multi-billion-dollar advisory practice that specialized investing for retirement. He is frequently quoted in the financial press and presents at industry events. And, in 2016, the CFA Institute Research Foundation published Michael's Monograph "Let's All Learn How To Fish... To Sustain Long-Term Economic Growth." Michael also co-authored the 2017 book "Money, Meaning and Mindsets."

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