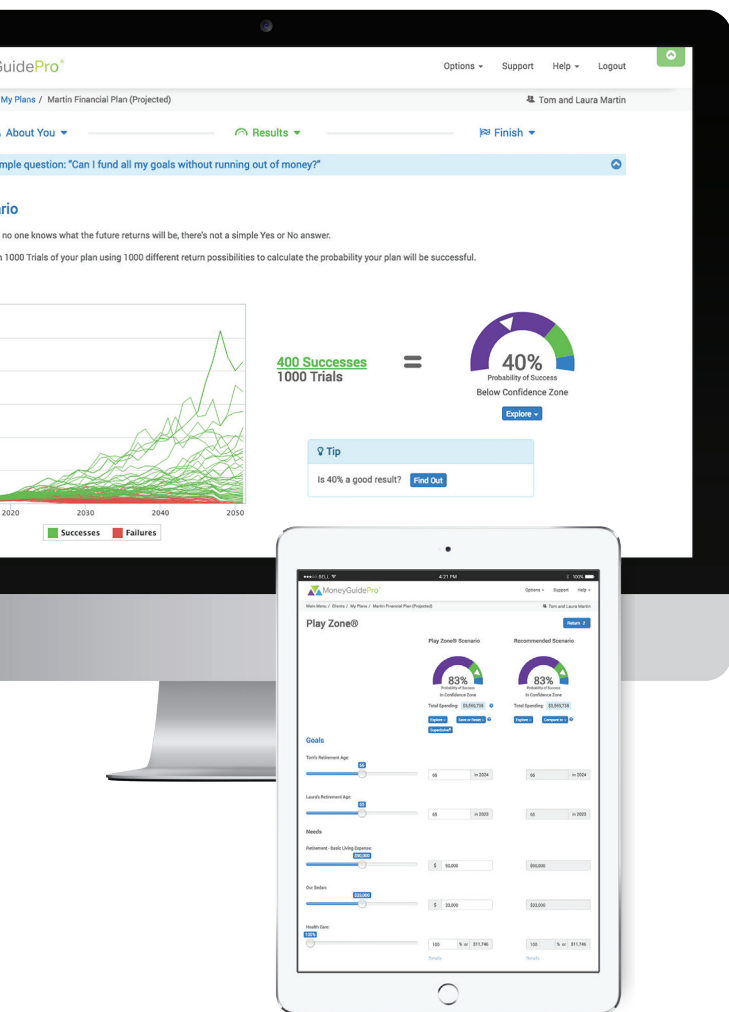


## CAN I RETIRE?

### How can I meet my retirement goals?

If you are in your late 50s or early 60s, now is the time to create a tangible picture of your retirement finances. Early planning gives you the opportunity to make adjustments that can improve your financial well-being in later life. Everyone wants a sense of financial security – here’s how we can help you.



### Building a retirement model

The process begins by gathering data and providing us with financial information related to your entire net worth. Next, we meet to talk about your personal sense of retirement. What are your expectations? What are your concerns? Then, with the help of MoneyGuidePro, our financial planning software, we gauge your goals and objectives in context of the assets you have accumulated as well as the income you will earn. Given various market conditions, the software calculates the probability of a successful outcome.

### Accounting for the unexpected

Once we form the basic outline of your retirement, we take you through a variety of “what if” scenarios to improve your probability of success. We can also “stress test” your projections by modifying variables like investment returns, inflation, Social Security, and unexpected healthcare expenses. As a result, you will know what adjustments to make to have the best possible retirement.

Once your retirement planning model is developed, it can be easily updated to reflect changes in the market, your investments, or other aspects of your financial life.

*Call Seth or Brian anytime to discuss planning for your retirement.*

 860 - 521 - 2100



## **Important Disclosure Information**

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Fierston Financial Group, Inc. (“FFG”), or any non-investment related content, made reference to directly or indirectly in this newsletter will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this newsletter serves as the receipt of, or as a substitute for, personalized investment advice from FFG. Please remember to contact FFG, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. FFG is neither a law firm nor a certified public accounting firm and no portion of the newsletter content should be construed as legal or accounting advice. A copy of the FFG’s current written disclosure Brochure discussing our advisory services and fees continues to remain available upon request or at [www.fierston.com](http://www.fierston.com).

