

## ARE YOU REALLY READY FOR RETIREMENT?

*Many retirees live well into their 80s and, on average, will spend 21 years in retirement.\* You work hard for your money. Isn't it time to put your money to work for you?*

We believe that everyone has the ability to create financial well-being, regardless of income or life stage. It takes planning, and our specialty is helping you look at the big picture and then fill in the details to help you get where you want to go. Planning for retirement, funding a child's education, choosing investments, sorting through insurance options and creating a budget to meet financial goals can be complex. MG Financial Group is here to help you every step of the way.

**Inflation, unexpected expenses and market turmoil are constant threats to retirement longevity. Determine if your financial plan is keeping pace by asking the following:**

- Is your portfolio designed to protect against inflation while providing adequate investment returns?
- Do you have a plan in place for dealing with a major market downturn?
- Have you saved and budgeted for large, irregular expenses such as travel, gifts and charitable giving?
- Have you considered how you will pay for medical expenses in your later years?

Don't spend retirement worrying about your finances when you should be enjoying a hard-earned break. At McCarthy Grittinger, we have the experience to help people plan for a successful, stable retirement, and our mission is to give you the most satisfying retirement possible by helping you grow, protect and budget your retirement funds.

\*According to HSBC "The Future of Retirement," 2013.

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***You've earned it, now learn to protect it! The time has come for your nest egg to cover your leisure, medical and home expenses. McCarthy Grittinger can help ensure you're budgeted to enjoy your hard-earned freedom and thrive throughout your retirement. Contact us today to learn more about our retirement planning services.***