

Survive and Advance

The month of March is basketball tournament time, and the theme for this season is “Survive and Advance.” In order to keep playing and prevent the season from being over, you have to win to move on to the next round. In today’s ever changing and volatile economic arena, your retirement plan has to be set up to “Survive and Advance” as well.

During the basketball regular season, most teams go through high and low periods, getting some wins and taking some losses. Losses during the season can hurt, but they don’t end the season. The ultimate goal is to get better every game so you are playing at your best when tournament time starts. Once the tournament starts, though, a loss is devastating and ends your season.

Retirement & Estate Planning



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Your working years are very similar to the regular season in basketball. While saving for retirement, you may be able to afford some up and down years. You have time to recover and to

continue building your nest egg. But in your pre-retirement and retirement years, the theme is the same as the tournament. Your retirement plan must “Survive and Advance.”

Your first objective is to survive. Your retirement plan must survive the volatility and downturns in the market. It also has to survive tax law changes, economic upheavals, and other threats that can have major impacts on your overall retirement plan.

Unfortunately, you cannot stop at just surviving. You also have to continue to advance your retirement plan as well. You need your money to continue growing to battle longevity, inflation and the increasing costs of living. You need to make sure your income will last a lifetime, and become more tax efficient each year to protect yourself from increasing tax rates in the future.

Your retirement plan is not something that you can just set and forget. So, join me next week on the **It’s Your Money Show** where we will discuss these issues in detail, and how to set up and maintain your retirement plan to “Survive and Advance.” The show airs on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022** or **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

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