

Retirement Funding

There is no one right way to fund a retirement. Every person has different needs and goals for retirement. We focus on two key components of retirement; your financial goals and your health care needs.

Health care is the most costly expense in retirement. We recommend proper planning by using a combination of Health Insurance, Long Term Care Insurance and Disability Insurance products to prevent unexpected costs from draining your assets and retirement plans. This should keep your financial plans on target for retirement.

Experts say that despite all the advances in planning tools, many people fall financially short when planning for retirement. This means underestimating both their worth and how much they'll need to spend during their golden years.

A major part of this failure is lack of coordination of your financial planning and insurance products. Many people traditionally find investment advice from one source and get insurance advice somewhere else.

With honest and ethical advice on starting out, saving, eliminating debt and planning your retirement, We will evaluate your current plans, risks, goals and future needs. Then we will continue to work with you one on one or with another professional to keep your plans on track.

When planned properly a combination of life insurance and annuities are stable and will grow in times of market volatility and remain a solid source of funding to a retirement plan.

- Joshua R Best

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