

THE CASE FOR A:
**Retirement
Income Plan**



WORKBOOK

About René Girard



Mr. René “Rainy” Girard
HESED Insurance Solutions

Serving all 50 states with a moderate to conservative approach to financial safety and growth, Mr. René Girard and his retirement team work with time tested proven strategies, as well as innovative new solutions. So what does that mean for you?

You get to retire—and stay retired—because you gained more and lost less.

A 45-year-old licensed insurance professional, with a B.S.Ed. in Mathematics, Mr. Girard looks at every situation as a word problem. His goal is to find the best solution.

“The wisest man who ever lived said: ***‘Money answers all things.’*** I believe he was correct,” Girard says. “Money buys food, clothing, shelter, gifts. It pays the bills, a college education, medical care. You can hire help, and it can provide for you the rest of your life, if your money is protected, insured against loss, and not squandered or lost to taxes, inflation, or another market crash.”

Money can be used as a weapon, a shield, or a tool, by which we can afford to live our lives. How it is used depends upon whose hands it is in. Will you use it for good? To spread the gospel? Help victims of abuse? Ensure you, your spouse, your heirs are never left destitute?

If you have any concerns about the economic future of this country, then watch and share this important and timely video with your friends. Education + information, now, versus a handout later—which would you prefer? Which would **they** prefer? Think about it.

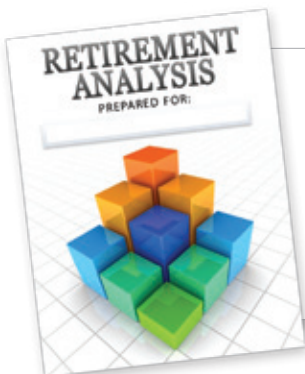


Retirement Income Analysis

Getting A Handle On Retirement Readiness Like Never Before



Q: If you're going to be retired for 20 to 30 years or longer... Doesn't it make sense to spend a few minutes **NOW** to help ensure your retirement is everything you envision it to be and more?



Our no cost, no obligation Retirement Income Analysis consists of 6 steps

[See The 6 Steps](#)

STEP 1

Retirement: What Does It Look Like?

In Step 1, we will ask you to articulate the retirement you've always envisioned.



What does it look like? What are you doing? Where are you doing it? Who are you doing it with? Retirement Planning isn't just about the money. It's also about the things money can't buy.

In order to know how much money you'll need to set aside to retire comfortably, you'll need to have a feel for your hopes, dreams and goals.

Does your vision of retirement include:

- Starting a business
- Working part-time
- Consulting
- Moving and/or relocating
- Grandchildren's education
- Volunteer work
- New hobby
- Playing golf, tennis or fishing
- Vacation home
- Remodeling your home
- Traveling abroad
- Going back to school
- Time with kids and grandkids
- Leaving an inheritance

Once we have a clear understanding of what you envision your retirement to look like, then it's time for

Step 2

"When a man retires, his wife gets twice the husband, but only half the income."

Chi Chi Rodriguez



STEP 2

Inventory of all Assets, Savings and Investments

In Step 2, we will take an inventory of all of your assets, savings and investments.



No matter what your situation, one of the first steps is to assemble the key pieces of information needed in creating a sustainable Retirement Income Plan.

Included in that inventory are such things as:

- 401(k), 403(b) or 457 plan
- Insurance / Annuities
- Mutual Funds
- Real Estate / REITs
- Investment property
- Managed Accounts
- Personal Property
- Debt Owed To You
- IRAs / Retirement Plans
- Stocks / Bonds
- CDs / MM Funds
- Checking / Savings
- Options / Commodities
- Safe Deposit Box
- Business Interests
- Employer-Sponsored Ret Plans

Once we have a clear understanding of your assets, savings and investments, then it's time for

Step 3

“When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.”

R.C. Sheriff

STEP 3

Calculate Your Expenses in Retirement

In Step 3, we will help you calculate what your expenses will be in retirement.



Some expenses may increase in retirement, while others may decrease. There are many questions about your retirement that need to be answered to get a handle on what your expenses will be in retirement. When you plan to retire, where you plan to live, and how you plan to spend your time all will have an impact on how much you'll need to save to fund the retirement you envision.

We will focus on:

- Housing
- Food
- Transportation
- Clothing / Personal Items
- Healthcare
- Entertainment
- Travel
- Misc Expenses



Once we have a clear understanding of what your expenses will be in retirement, then it's time for

Step 4

“Retirement at sixty-five is ridiculous. When I was sixty-five I still had pimples.”

George Burns



STEP 4

Total Up Income From All Sources

In Step 4, we will total up your income from all sources.



Most working Americans have only one source of steady income: their job. In retirement you are likely to have a patchwork quilt of several income streams.

In creating your Retirement Income Analysis, we will look at all sources of income in retirement including:

- Social Security
- Roth Accounts
- Stocks
- Bonds & Bond Funds
- Money Market Funds
- Full & Part Time Work
- Inheritance
- Insurance
- Retirement Accounts
- Pension
- Mutual Funds
- Savings Accounts
- CDs
- Rent & Royalties
- Annuities
- Home Equity

Once we have a clear understanding of what your income will be in retirement, then it's time for **Step 5**

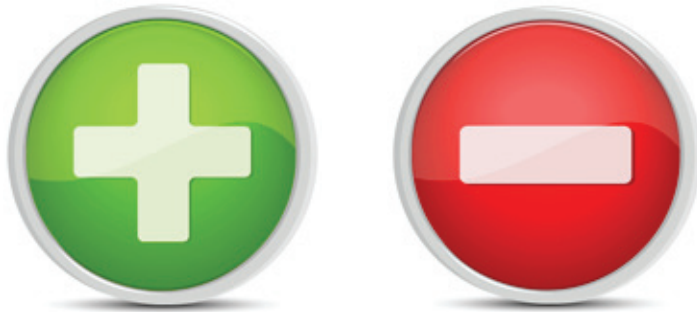
“When you retire, you switch bosses —from the one who hired you to the one who married you.”

Gene Perret



Surplus or Retirement Shortfall?

In Step 5, we will determine if you have a surplus or a retirement shortfall.



One of the biggest risks to a comfortable retirement is running out of money too soon. In other words...running out of money before you run out of life.

After taking everything into account, we will be able to tell you if you'll be able to make it to the finish line. You'll know if your retirement income plan is sustainable.



We will help you determine if you have a projected shortfall or surplus at retirement, and if a shortfall, how big. You'll also know how long your current retirement savings will last.

If our Retirement Income Analysis projects a retirement shortfall, you might have to make compromises to reach your goals.

Once we have an idea of just how big your retirement shortfall is, then it's time for



“Retirement kills more people than hard work ever did.”

Malcolm Forbes



STEP 6

Explore Various Options and Trade-Offs

In Step 6, depending on how big your retirement shortfall is, we will lay out the various options along with their associated trade-offs.



Retirement—The word used to conjure up images of leisure, travel, golf, new hobbies, or spending time with the grandkids. But today, when people think about their retirement, all they do is worry.

If you are projected to have a retirement shortfall, now is the time to address that shortfall while there is still time to make adjustments.

You might need to save more, earn a better rate of return, adjust your retirement plans downward, work longer, delay retirement and a whole host of other options.

We will explain each of your various options that make the most sense along with explaining the various trade-offs associated with each one.

You have nothing to lose, but quite possibly, much to gain.

“First you forget names, then you forget faces, then you forget to zip up your fly and then you forget to unzip your fly.”

Branch Rickey

Request Your Retirement Income Analysis Today



Q • Does A Retirement Income
• Analysis Make Sense?

3x

According to a recent study by Wells Fargo...

Those who have a written retirement plan in place accumulate 3x as much in retirement assets as those who don't.

Receive A Complimentary Retirement Income Analysis



Mr. René "Rainy" Girard
HESED Insurance Solutions

Your complimentary Retirement Income Analysis is provided as a public service to help you get the most from your retirement savings.

To Schedule An Appointment
To Receive A Retirement Income Analysis



Call 888-4-RGIRARD

Legal Disclosure

Broker Dealer Disclosure

This OnDemand Seminar is designed to provide what we believe is accurate and reliable information with regard to the subject matter covered. The Creative Juice Agency, Inc.® is not engaged in rendering legal, accounting, financial or other professional advice. If such advice is required, a competent and qualified professional should be consulted.