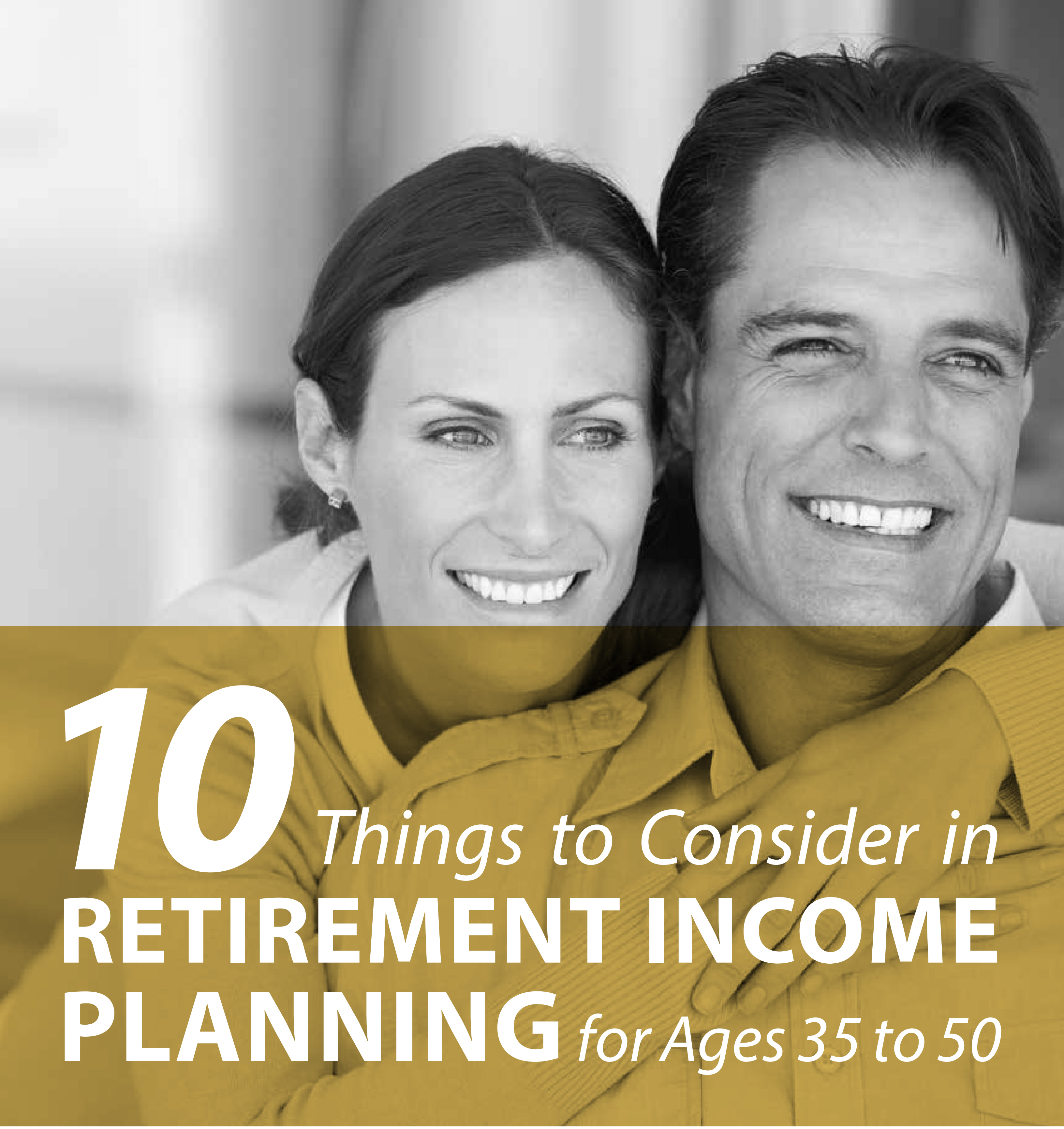


10 Things to Consider in RETIREMENT INCOME PLANNING *for Ages 35 to 50*

Compliments of
Jennifer & Eric Lahaie

JEHM
WEALTH & RETIREMENT

Jennifer & Eric Lahaie

JEHM

WEALTH & RETIREMENT

Eric and Jennifer Lahaie are the Owners of JEHM Wealth & Retirement, an independent financial advisory firm that has a distinct focus on retirement income planning. As Retirement Income Certified Professionals (RICP®), they focus on helping people who are typically within 10 years of retirement or already retired understand and prepare for the challenges they will face in retirement, helping give them confidence to make choices without fear or uncertainty.

Using their 5-step Retirement L.I.F.E. Readiness Process, JEHM Wealth's goal is to help clients gain clarity on how they will generate income to support their lifestyle through retirement, help protect their money from major losses in the stock market, hedge against inflation and future long-term care expenses, fund financial emergencies and accomplish their desired legacy goals.

Their proprietary Retirement L.I.F.E Readiness Process incorporates a purpose-driven investment model that prioritizes the 3 elements of money, providing the proper allocation to stocks, bonds, commodities, real estate, life insurance or annuities to accomplish financial goals on the most tax efficient basis.

Eric and Jennifer were born and raised in Northern Michigan, then spent 21 years in Southwest Florida before moving "1/2-way-back" and settling in the beautiful Greenville area. Over their last 20 years in business they have spent countless hours educating themselves through college and industry specific courses, as well as continue to meet, train and share several times a year with Retirement Planners all over the country to insure the strategies they are using continue to be relevant for their Client Family. Both are Alumni of American College of Financial Services, hold the coveted RICP® (Retirement Income Certified Professional) designation and are Insurance and Securities licensed. Additionally, Eric holds his Certified Fund Specialist (CFS®) designation and Jennifer holds her Certified Annuity Specialist (CAS®) designation. Eric and Jennifer share their knowledge in leadership, business, finance and investing, coupled with their natural instinct to help others, to educate and motivate their clients to make wise financial decisions that help them realize their financial goals. Their commitment to operate under a Fiduciary Standard and keep their client's best interest at the heart of all decisions, is further evidenced by their membership in the National Ethics Association.

Family and community involvement are important to the Lahaie's. They have been actively involved with many community organizations such as: The American Heart Association, American Cancer Society, Blessings in a Back Pack, Greenville Chamber of Commerce, The Society for Financial Awareness, and Mentor for the Youth Educational System. In their spare time, Eric & Jennifer love to spend time with their daughters Haley and Mallory. As a family, they love to be outdoors, hiking, travelling and exploring new places.

117 Woodruff Place | Simpsonville, South Carolina 29681
864.527.0482 | jennl@jehmwealth.com | ericl@jehmwealth.com | jehmwealth.com

Your 30s and 40s are a good time to take stock of your career and financial health. You still have time to make important planning decisions and take action. However, waiting too long to get your finances under control could cost you.

Next up are 10 areas you should think about as you chart your financial future.

1 Check Your Progress

Explanation: It's hard to make a plan if you don't know where you currently stand. Planning for retirement income without checking your current progress would be like going on a road trip without knowing your starting location. It's impossible to do effectively.

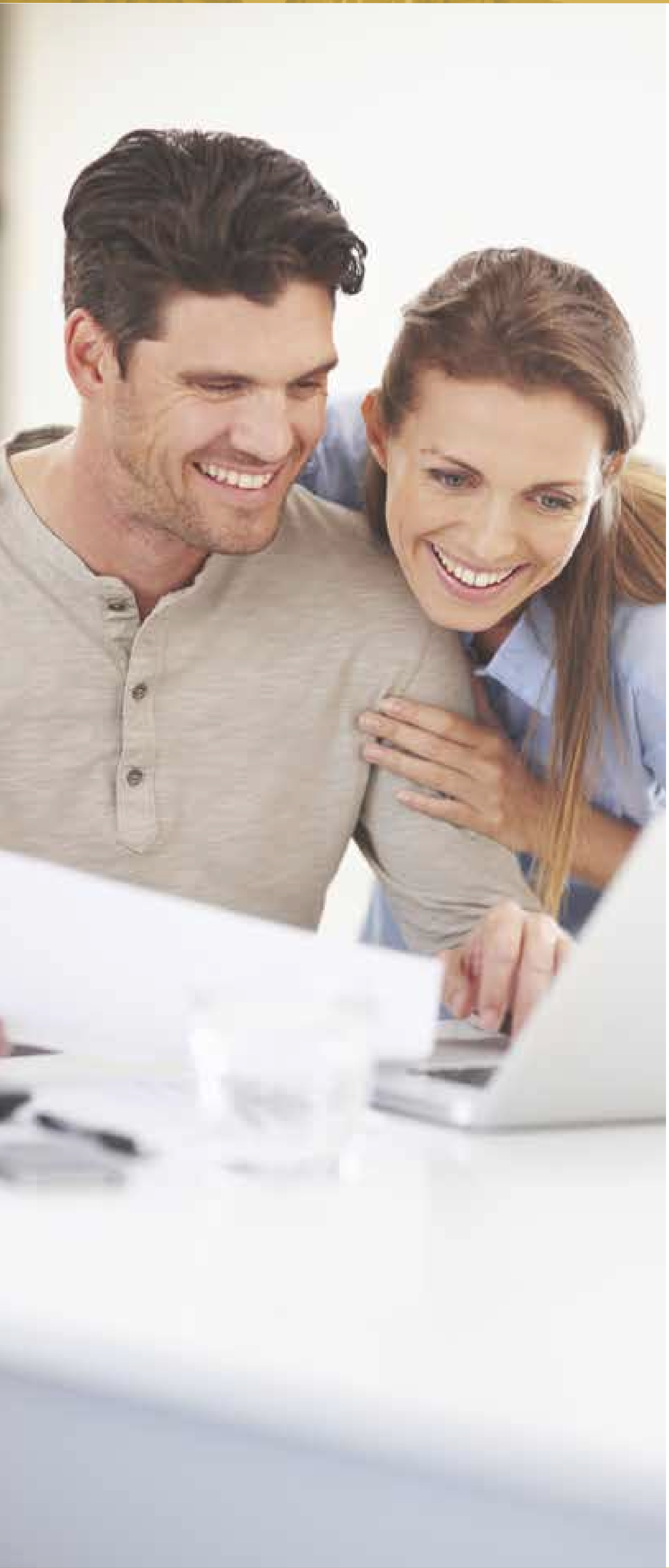
For instance, you may have a faint idea that you need to increase your 401(k) contributions, but, do you know by how much you need to increase them? You may know you need to pay off student loan debt, but, how long it will take?

Not figuring these things out in advance makes it difficult to create an actionable plan; how do you know what your priorities should be?

Recommendation: Sit down with a financial professional and create a financial strategy. It should inform you where you stand and what kinds of changes need to be made to reach your goals. You can also use online tools to help estimate your needs based on your current situation.

For example, *Business Insider* posted a chart showing how much you should have saved by a certain age if you want to retire by age 65. According to the chart, a 35 year old making $100,000 per year should have saved approximately $150,000 by this point. If you're behind schedule, you may need to create a plan to catch up.[1]

[1] *http://www.businessinsider.com/retirement-savings-guide-2014-3*



2 Ramp Up Your 401(k) Contributions

Explanation: An easy way to save more is through a 401(k). Since the deductions come directly out of your paycheck, they never even hit your bank account. Thus preventing you from spending the money before saving it.

The best time to start contributing to a company's 401(k) plan is as soon as possible. Ideally, you should be making contributions in your 20s, because the earlier you start, the better.[2] If someone starts saving at age 35 and they want to retire at age 65, they need to save 30.1 percent of their income to live comfortably in retirement. If they wait until age 40, they need to save 43.2 percent.[3] It pays to start early!

Recommendation: It's not as hard as you think to save. You can contribute up to 15 percent of your income to your 401(k) plan. Your employer may match a portion of your 401(k) contributions. If they match up to 5 percent, that gets you to 20 percent. Now you just need to save another 10 percent outside of your 401(k) plan. If you can't contribute 15 percent now, start small and raise your contribution over time. You likely won't even notice the difference. Talk to your financial professional about your current contributions and any suggested changes.

[2] *money.cnn.com/retirement/guide/basics_basics.moneymag/*

[3] *http://business.time.com/2012/09/28/what-savings-rate-you-need-when-starting-at-age-15-25-35-and-50/*

3 Get Debt Under Control

Explanation: As important as it is to save, it's also important to enter retirement with as few expenses as possible. While you have little control over the cost of some items, you can control debt expenses. Carrying debt into retirement can impact your retirement lifestyle. Once you're in retirement, you likely won't have the same amount of income to pay down debt. Rather, you'll have to pay whatever you can and manage the costs through retirement.

Debt can be a difficult cost to manage. Whatever fixed income you have, such as Social Security and defined benefit pensions, may have to be used to make debt payments. That means you may have to use investments and other retirement income accounts to pay for your additional expenses, leaving the little left over for discretionary activities.

Recommendation: Take control of your debt now. Talk to a financial professional about steps you can take to reduce debt before retirement. You may want to refinance your home into a shorter mortgage. Or, you could talk to your student-loan servicer about accelerated repayment plans. You may even look into various ways to consolidate your credit cards for a faster payoff. A financial professional can help you review these options.

4 Start Saving for College

Explanation: If you have kids, it's wise to start planning for college now. They'll be heading off to college in the years just before your retirement or in the first few years of your retirement. You don't want to have to pull money from your retirement savings for college in those years because you won't have much time for the account to replenish.

It's natural to want to provide your children an education. However, utilizing your retirement savings just before retirement could impact your desired retirement lifestyle or even delay your retirement date. Thus, causing your children to feel the need to provide you with financial assistance during your retirement years.

Recommendation: Think about how much you actually want to contribute to your child's college education. Remember, they can apply for loans and scholarships for college, but there are no loans or scholarships for retirement. With your financial professional, determine a feasible amount you can contribute to college costs and develop a plan to reach that goal.

5 Protect Yourself and Your Family

Explanation: Just as college can be a significant expense just before retirement, so can an accident or illness that limits your ability to work. If you're in your 40s, you're likely entering the phase of your career in which you may earn your highest levels of income. Your greatest asset at this time may not be your house or your financial vehicles, but your ability to earn income.

If you become disabled and unable to work, you'll likely see a significant change in your family's standard of living. You may have to utilize your retirement savings, take out loans and even sell assets. Similarly, when you pass away, you may leave your spouse and family in a difficult financial position that impacts their ability to retire.

It *may be time* to **consolidate your accounts** to ***simplify paperwork.***

Recommendation: Sit down with your insurance professional to review your life and disability insurance coverage. Many people have short-term disability through work, but pass on buying long-term disability. You need protection against the possibility of being unable to work. Long-term disability insurance can help ensure a steady cashflow of income.

6 Monitor Allocations

Explanation: Now is a good time to review the allocations in your 401(k) and other investment accounts. If you started your 401(k) contributions years ago, you may not have looked at it recently. If you're in your 30s, you can still be aggressive. However, as you approach 50, you may want to scale back your risk.

One mistake people may make is not being aggressive enough with their allocation choices. JP Morgan studied the returns of various asset classes since 1950. The highest performing? Small-cap stocks, which are usually perceived to be risky. The lowest performing? Treasury bills, which are about as safe as you can get.[4]

Recommendation: Consider having a diversified mix of conservative and aggressive allocation choices. In the same report, JP Morgan said a portfolio spread across eight asset classes performed better and had less volatility than a portfolio only allocated to domestic stocks, bonds and international stocks.

[4] *https://www.jpmorganfunds.com/blobcontent/647/343/1272924627455_JP-GTR.pdf*

7 Review Career Options

Explanation: When you reach your 40s, you're entering your power-earning years. This is the time to make and save as much money as possible. Many people see rapid income growth from their late 30s through their early 50s. Their income then usually plateaus as they settle into a final position before retirement.

However, many people are entering new careers or just finding their niche well into their 30s or early 40s. If so, they may have to play catch up to get to the income levels they'll need in order to adequately save for retirement.

Recommendation: If you haven't yet hit a groove in your career, now is the time to really assess what you need to do moving forward. Do you need additional training? Do you need to reposition yourself in your industry? What's holding you back from reaching the top earning levels in your business?

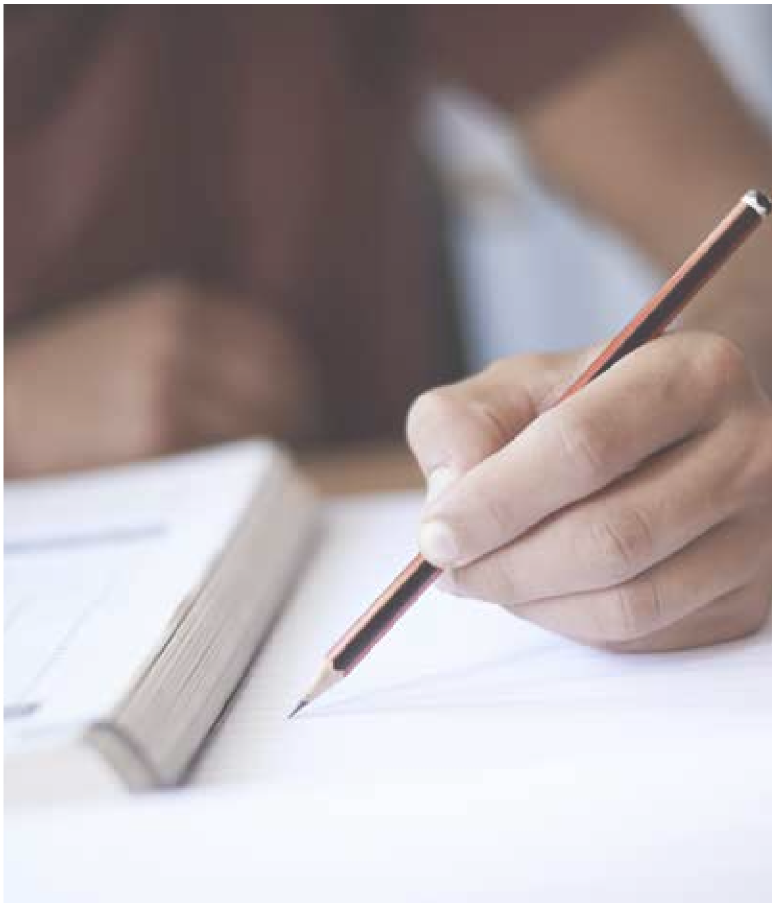
A career coach may be a good resource. You can also talk to other professionals, like your financial professional or accountant. They may be able to share some tips and advice they've picked up from other clients.

8 Death Benefit Protection with Savings

Explanation: Having flexible money available when you need it is important. Permanent life insurance is often overlooked as a solution to grow assets and provide clients access to death benefits for living needs.

Permanent life insurance solutions can provide a death benefit protection, cash-value growth to be used later in life and a fund accessible for immediate or unexpected needs.

Recommendation: Permanent life insurance should be viewed as a vehicle to save for retirement and provide fund flexibility when life takes an unexpected turn. Like any life insurance solution, be sure to sit down with your financial professional to determine if death benefit coverage is necessary.



9 Have a Talk with Your Parents

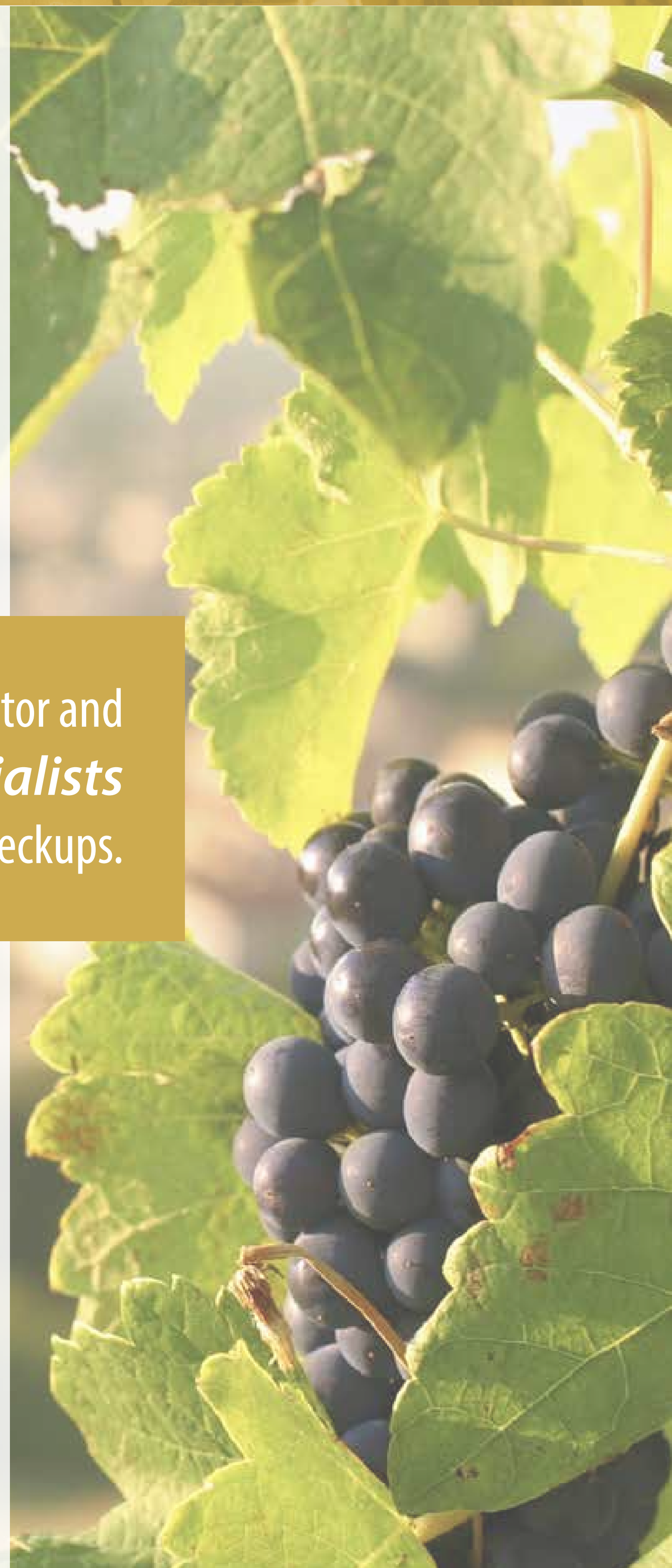
Explanation: Your parents may already be retired. What could they possibly have to do with your retirement income planning? A lot, it turns out. Long-term health care is a growing problem for many Americans. The costs of nursing homes, in-home care and other extended treatments are increasing faster than inflation.

If your parents don't have the financial resources available to fund a long-term care stay, it could impact your ability to retire. You may need to take money out of your savings to help pay for their care.

Recommendation: It's important to talk to your parents sooner rather than later. They may have long-term care covered, but if not, they may still be at an age where they can take

See your *primary care* doctor and ***any necessary specialists*** for your checkups.

advantage of insurance specifically designed to help cover long-term care costs. Consider setting up a discussion with your insurance professional and your parents to discuss long-term care needs and how various insurance products can assist with the planning.



10

Get Healthy

Explanation: Speaking of health care, your parents aren't the only ones who should be concerned. You could also face substantial health care costs in retirement. According to Fidelity, the average retiree today **will spend about $220,000** in retirement on health care. That includes deductibles, co-pays and other out-of-pocket expenses. It **does not** include the cost of long-term care.[5]

If the average cost is $220,000 today, imagine what it could be when you retire. You can save more to cover those costs. However, a more effective solution may be to get healthy. Lose those extra pounds. Reduce your blood pressure and cholesterol. Try to cut your stress. This could be the ideal opportunity, as getting in shape only gets more difficult as you get older.

Recommendation: Your insurance or financial professional may not be able to help you get in shape, but they can help make life less stressful. And, as you know, stress can be a major contributor to many serious health issues.

Schedule a time to meet and discuss your retirement picture. Your insurance or financial professional can help you put a strategy in place to take control of your retirement future.

[5] *https://www.fidelity.com/viewpoints/retirement/retirees-medical-expenses*

Investment Advisory Representative of Retirement Wealth Advisors Inc. (RWA), 89 Ionia NW, Suite 600, Grand Rapids, MI 49503 (800) 903-2562. Investment Advisory Services are offered through RWA. JEHM and RWA are not affiliated. Please note that JEHM does not give legal or tax advice. You are encouraged to consult your tax advisor or attorney.

Licensed Insurance Professional. This event is strictly informational, nothing will be sold or offered. Attend and learn how annuities and life insurance can be used in various stages of planning for retirement income. This presentation is not intended to be legal or tax advice. The presenter can provide information, but not advice related to social security benefits. Clients should seek guidance from the Social Security Administration regarding their particular situation. The presenter may be able to identify potential retirement income gaps and may introduce insurance products, such as an annuity, as a potential solution. Social Security benefit payout rates can and will change at the sole discretion of the Social Security Administration. For more information, please consult a local Social Security Administration office, or visit www.ssa.gov.

Investment Advisory Services offered through Retirement Wealth Advisors (RWA), a Registered Investment Advisor. JEHM Wealth & Retirement and RWA are not affiliated. Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance. Past performance does not guarantee future results. Consult your financial professional before making any investment decision. This information is designed to provide general information on the subjects covered. It is not, however, intended to provide specific legal or tax advice and cannot be used to avoid tax penalties or to promote, market, or recommend any tax plan or arrangement. Please note that JEHM Wealth & Retirement and its affiliates do not give legal or tax advice. You are encouraged to consult your tax advisor or attorney. Annuity guarantees rely on the financial strength and claims-paying ability of the issuing insurer. Any comments regarding safe and secure investments and guaranteed income streams refer only to fixed insurance products. They do not refer, in any way, to securities or investment advisory products. Fixed insurance and annuity product guarantees are subject to the claims-paying ability of the issuing company and are not offered by Retirement Wealth Advisors. WealthGuard™ is a complete portfolio monitoring system. Designed by determining the amount of downside risk a client is willing to tolerate, WealthGuard™ is added to client accounts to help protect from downside risk. WealthGuard™ is not a stop-loss strategy. When the account value in the portfolio hits the targeted downside value, an alert is sent to the client, advisor, and money manager. The money manager trades the account as indicated on the WealthGuard™ agreement. There is no guarantee the exact WealthGuard™ value will be captured or assets will be traded or liquidated the same day the WealthGuard™ value is reached due to time of day and/or market restrictions. WealthGuard™ is not responsible for any tax implications that may result due to the liquidation or trading of the holdings. FormulaFolio Investments is not responsible for any errors or omissions in the information used to prepare your WealthGuard™ percentages. WealthGuard™ does not make any representations or warranties, whether expressed or implied, regarding investing in securities or investment products. WealthGuard™ makes no warranties to the legality or suitability of any investment product.

Respond and learn how financial products including, insurance and annuities can positively impact your retirement. This material has been prepared by a licensed insurance professional for informational and educational purposes only and is not endorsed or affiliated with the Social Security Administration or any government agency. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice.

Annuities are insurance products backed by the claims-paying ability of the issuing company; they are not FDIC insured; are not obligations or deposits of, and are not guaranteed or underwritten by any bank, savings and loan or credit union or its affiliates; are unrelated to and not a condition of the provision or term of any banking service or activity. Guaranteed lifetime income available through annuitization or the purchase of an optional lifetime income rider, a benefit for which an annual premium is charged.

Annuities are long-term, tax-deferred vehicles designed for retirement and contain some limitations. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. Limitations and restrictions apply, including withdrawal charges and recapture charges. For costs and complete details, contact your Licensed Insurance Professional.

As required by the IRS, you are advised that any discussion of tax issues in this material is not intended or written to be used, and cannot be used, (a) to avoid penalties imposed under the Internal Revenue Code or (b) to promote, market or recommend to another party any transaction or matter addressed herein. 15345 - 2016/2/4

117 Woodruff Place
Simpsonville, South Carolina 29681

864.527.0482

jennl@jehmwealth.com
ericl@jehmwealth.com
jehmwealth.com

JEHM

WEALTH & RETIREMENT