

# Dealing with the Reality of Retirement Today

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**S**o how do you define retirement? Some dream of a period of financial security when you travel to spend time with family and friends. Others can't wait to volunteer for their favorite charities. Today more than ever, the

definition of retirement varies widely – but whatever it means to you the one question we must all answer sooner or later is how much income you will need to support the lifestyle you'll want in retirement. And, by extension, whether you'll actually have enough savings to last your lifetime.

Retirees of just a decade ago still often retired with Social Security, an employer's pension, and lifetime healthcare benefits. That's hardly ever the situation today. Pensions are pretty much a thing of the past, and healthcare costs are increasingly becoming the responsibility of individual retirees. To sum it up, the burden of ensuring a decent retirement lifestyle has fallen squarely on your shoulders.

Based on my interactions with people from all across the nation, Americans are worried as they begin to grapple with today's realities. Will your retirement income keep up with the ever-increasing cost of living over the years? What if there were another significant stock market downturn or you got sick? Needless to mention the elephant in the room – the possibility of outliving your money?

In my humble opinion, here's what makes things even worse. Many of the so-called financial advisors out there seem to be more interested in simply convincing you to buy some random IRA, annuity, or mutual fund just so they can get paid. At Laser Financial Group, we believe that you deserve better than this shoddy treatment when it comes to your future.

If you've asked yourself any of the questions above or are worried about your future, we want to help you find real answers and concrete, substantive solutions to deal with them so you can look forward to the rest of your future with the confidence you deserve. It doesn't matter whether you're already retired, retiring next week, or your retirement is years ahead,



we can help you find custom solutions to address your challenges and position you to experience the outcomes you want. Call us at 877.656.9111 or visit LaserFG.com right now to schedule your complimentary, no-obligation session.

*The views expressed herein are for informational purposes only and not intended as investment or any other advice, nor as solicitation for the purchase or sale of any security. All investing involves risks and costs. No specific outcome is assured. Please consult with your own professional counsel.*

## Retirement **SHOULD BE** Amazing!

You deserve to experience all of it – on your terms.



At Laser Financial Group, we don't take shortcuts or engage in any sales gimmicks. We'll help you find exactly what you need – and none of what you don't.

*Come talk to us.*

*We'll help you bring your future into focus.*

Book your complimentary session today.  
Call **877.656.9111** or visit **LaserFG.com**.

**LASER FINANCIAL GROUP**  
Proven Time-Tested Results with Integrity!



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