



OLIVER
FINANCIAL GROUP

Protecting Assets for Life

Greetings from Oliver Financial Group. We want to introduce ourselves to you and your family.

Our firm has a reputation for treating clients like family. Our business was built on the belief that outstanding customer service and family values are paramount when serving clients. Our heritage spans more than a decade of providing assistance to baby boomers and retirees like yourself.

Your plan for retirement income should be customized to your specific goals. Our long-standing success comes from looking at everyone's retirement from a personalized point-of-view. We understand that your objectives, family dynamics and beliefs are different from your neighbors — and your plan for retirement income should look different too. We are well-versed and extremely passionate about the concerns of retirees. We love helping our clients reach their retirement income goals.

I hope you enjoy the information in this book. We look forward to the opportunity to meet with you in person to discuss your plan for retirement income.

Warmest Regards,

Frank and Brittany Oliver



The Four Pillars of Financial Success

Income Planning for Retirees and Baby Boomers

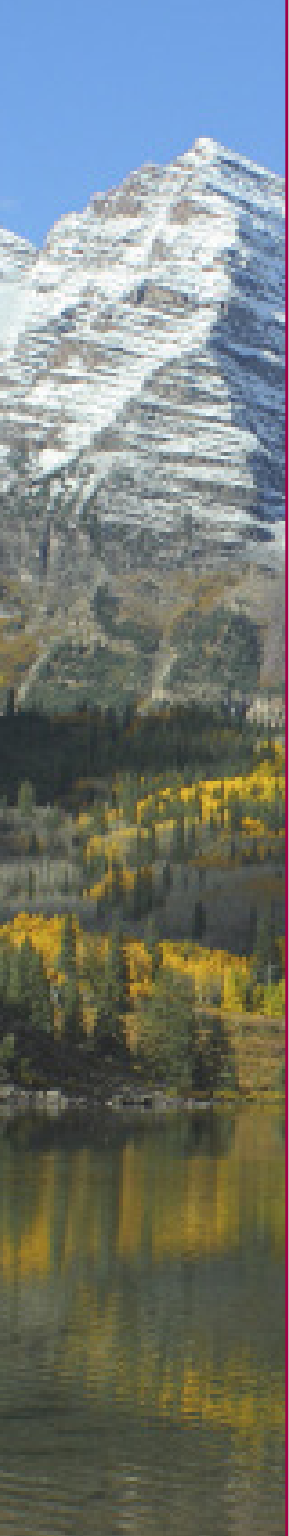
There are many facets of retirement income planning that can make designing a plan for retirement challenging. One must keep in mind when going through this process that our retirement dollars need to be leveraged to provide important benefits. This is a very important time frame when we are nearing or are fully retired. An unfortunate downturn in the economy may place you in a position that will make it difficult for your accounts to recover in time for you to reach your retirement goals.

Our retirement savings will be able to provide us much greater benefits if we can segment our dollars into different areas. Sustainable income that guarantees* income for life should be one of the most important components of your plan. We must also be aware of taxes and the proper uses of your qualified and non-qualified accounts, as well as proper positioning of your assets to protect you and your spouse from the potential long term care expenses. Finally, do we have a plan that will pass on a legacy to our loved ones in an efficient and tax friendly manner?

This planning process will allow you to place your retirement dollars into different categories to maximize the value of your savings. Effective retirement income planning, using the Four Pillars of Financial Success, will ensure you're well positioned for your retirement income goals to come true.

*Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.





Pillar I – Income Stability

Volatile economic conditions can take a toll on your retirement income savings. A solid planning strategy incorporates guarantees* for your hard earned money, as well as lifetime income planning to provide you with the sustainability that you need to weather challenging financial conditions. Once you have enough of your assets protected for retirement, and guaranteed income to meet your fixed costs, then your plan can allow for the remainder of your savings to be placed in a more aggressive growth position, if you choose. You should consider not positioning money that is needed for income and future expenses at risk.

Pillar II - Tax Planning

A comprehensive plan for retirement income must incorporate income and estate tax planning to protect ones hard earned money from unnecessary additional taxes. These additional taxes can lead to the unfortunate erosion of our retirement savings for ourselves and our heirs. Roth IRA conversions, required minimum distribution strategies, and legacy IRA planning are just a few of the retirement income planning tools that can be used when designing a strong income plan.

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Pillar III – Long Term Care Planning

A strong retirement income plan needs to incorporate long term care planning to protect your family's assets from this potential financial burden. Medicare likely will not take care of this much needed protection. Asset-based long term care products can help provide your family with this important financial protection, but in addition to the protection in some cases enable you to transfer the unused funds to your heirs. A properly designed long term plan should effectively leverage a small portion of your assets to protect the majority of your retirement dollars, avoid taxes if benefits are needed, and transfer all remaining funds to your loved ones.

Pillar - IV Wealth Transfer

Once our journey has been completed, our plan needs to allow for our life's gatherings to be passed on to our loved ones to enhance their lives as it did ours. This is often the most overlooked component and can create stress if not properly designed. There are many pitfalls when it comes to succession planning. Taxes and the costs of probate can permanently damage the preservation of your assets that you have worked so hard to acquire. We will collaborate with attorneys to design an estate plan that suits your needs if applicable.



Retirement Questions To Ask Yourself To Provide Peace Of Mind

How do I ensure that I won't out live my savings?

How do I know when to elect social security benefits?

How do I protect my savings from another market downturn?

How do I grow my savings in uncertain times?

How do I grow my savings while producing retirement income?

How do I reduce unnecessary taxes?

How do I help protect my savings from depletion due to long term care?

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Respond and learn how life insurance and annuities can be used in various planning strategies for retirement.
Licensed Insurance Professional

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