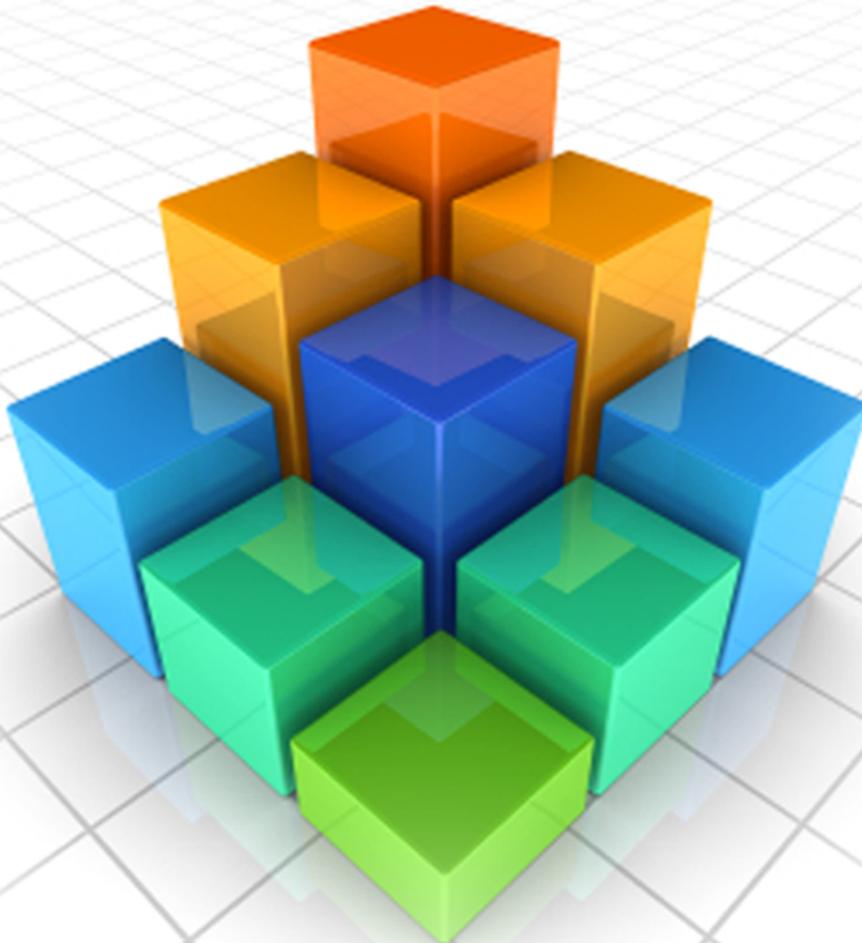


# THE CASE FOR A: Retirement Income Plan



**WORKBOOK**

# About Bret Sinak & Ron Portell



## **Bret Sinak**

Managing Director

## **Ron Portell**

Managing Director

**MyEndeavor**  
PROTECT | GROW | LIVE

Retirement income planning veterans Bret Sinak and Ron Portell founded Endeavor Wealth Management believing people needed a complete solution when it came to retirement income plans. "People are concerned about their retirement," explains Ron. "Bret and I know it's more important than ever to use an holistic approach with each client." Bret summarizes Endeavor Wealth Management's philosophy, "**We are not return-centric; we are Planning-centric.**"

Whether a client is in pre-retirement or retirement, Bret and Ron agree their job is to move that individual from point A to point B. Because each client is unique, they deserve a customized plan. It's why the Endeavor Team utilizes financial planning software with each client that includes information from current assets, income and expenses, to retirement timing, expectations and concerns. "We've found most clients have two common concerns," says Bret. "One is: **'Do I have enough money?'** and the other is: **'How do I make it last for the rest of my life?'**" Ron agrees adding, "Addressing client concerns always comes first."

Bret earned his M.B.A. from Washington University and holds his Chartered Retirement Planning Counselor (CRPC®).

Ron received his degree from Missouri Valley College and earned his series 7 and 65 securities licenses

Both Bret and Ron are married and each has two children. Bret volunteers for a number of charitable organizations and enjoys spending time with his family. Ron is a Member of the Board for Old Friends Equine Retirement Farm and also enjoys traveling and golfing.

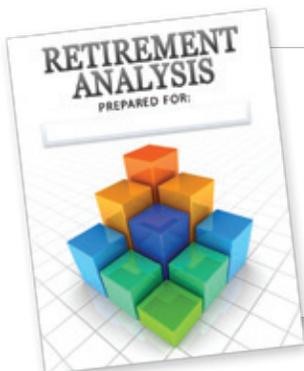


# Retirement Income Analysis

Getting A Handle On Retirement Readiness



**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 determine if your retirement is on track to be everything you envision 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
- Golfing, fishing or playing tennis
- 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 plans
- Insurance, annuities
- Mutual funds
- Real estate / REITs
- Investment properties
- Managed accounts
- Personal property
- Debts owed to you
- IRAs, retirement plans
- Stocks, bonds
- CDs, money market funds
- Checking, savings
- Options, commodities
- Safe deposit boxes
- Business interests
- Employer-sponsored retirement 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 may 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 that 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 may 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 may 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.”*

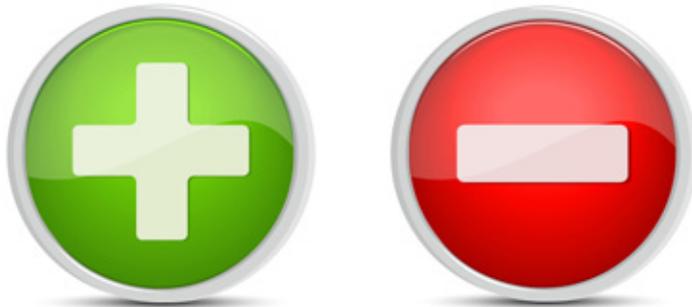
**Gene Perret**





## Retirement Surplus or Shortfall?

In Step 5, we will determine if you have a retirement surplus or 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 are positioned to make it to the finish line. You will have an idea 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 may 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

**Step 6**

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

**Malcolm Forbes**



# STEP 6

## Explore Various Options and Trade-Offs

In Step 6, we will lay out the various options available to address your shortfall, 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 some people think about their retirement, all many 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 may need to save more, earn a better rate of return, adjust your retirement plans, work longer or a whole host of other options and combinations.

We will explain each of the various options that make the most sense, as well as explain the various trade-offs associated with each one.

If you would like to take advantage of our no-cost, no-obligation Retirement Income Analysis, simply fill out the next page and submit it.

You have nothing to lose, but, potentially, 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 of 1,000 middle-class Americans by Wells Fargo<sup>1</sup>...

Those who have a written retirement plan in place had saved 3x as much in retirement assets as those who didn't.

Receive A Complimentary Retirement Income Analysis

<sup>1</sup>Source: Wells Fargo Study. *Middle-Class Americans Face a Retirement Shutdown*. October 23, 2013



**Bret Sinak**  
Managing Director  
**Ron Portell**  
Managing Director

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 636-778-2500

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