Frank: With all the uncertainty around the world and news coming out of Washington, should my listeners be concerned about the impact on their portfolios and retirement?

Money Guys: A sailor knows that even on a beautiful day, the weather can suddenly change. When the wind picks up and the seas begin to get choppy, the captain must decide whether or not to leave the sail up in its position, make directional adjustments or take the sail down to avoid capsizing. We believe it is so important for your listeners to make sure they don't go out to sea or aren’t already out to sea without an experienced and seasoned captain on board.

During times like these, the financial landscape can get quite volatile and stormy. Capital preservation as well as seeking opportunity on the horizon is very important to us. Your listeners should be concerned and seek counsel if they don’t have a captain in their boat or they are not sure how weathered their current captain/advisor is.

Frank: A lot of our listeners are in, what you call, the “Retirement Red Zone”. What’s the best advice you have for our listeners 5 to 10 years away from retirement?

Money Guys: Here’s a scary fact: nearly 80%* of those nearing retirement haven’t sat down with their advisor and planned how they will begin to take income from their investments, which also means they don’t know how much income they’ll have. The KKLA listeners have worked hard to build their assets. We can’t stress enough how important it is to sit down now and map out a plan so you can be sure your assets are and will work hard for you. This can be a daunting task for most people. We will work with you to evaluate your goals, develop a sound strategy for pursuing your dreams, and help provide you with what everyone wants...financial confidence.

Frank: The KKLA Money Guys have been partnering with our KKLA family for over 8 years now. They’ve been faithful to our listeners. Make sure you’re being faithful to your hard earned dollars and give them a call. 866 SEEK COUnsel or www.seekcounsel.com

Money Guys: Thanks for the kind words Frank! Sometimes it’s hard to tell exactly whose best interests some financial advisors have in mind. That’s why, at Applied Financial Planning, we, offer no proprietary or self serving investment products. We are free to choose the products and services that best meet our clients’ needs – which help to preserve the integrity of our investment advice.

Seeking Investment Advice?

Without counsel plans fail, but with many advisers they succeed. -Proverbs 15:22

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Securities offered through LPL Financial Member FINRA/SIPC. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. *In 2005, LIMRA survey showed that 78% of near retirees don’t have a plan to convert assets to income. The 5 star Wealth Manager is an award based on client satisfaction. Respondents evaluate criteria such as customer service, expertise, value for fee charged and overall satisfaction. The overall evaluation score is based in an average of all respondents and may be representative of any one client's evaluation.