

# HAVING HELP TO NAVIGATE IS ESPECIALLY IMPORTANT FOR RETIREES



Tanner Broadwell and Nicki Walsh of Colorado dreamed of giving up the rat race and sailing the Caribbean. So they sold everything they owned, bought a 28 foot sailboat in Alabama, and got help sailing it to the west coast of Florida where they fixed it up in preparation for their big voyage.

But sadly, two days after setting out for the Keys they met with disaster. While trying to enter an unfamiliar port in the dark, with fog rolling in, they hit a shoal, breaking the keel off their boat.

Within minutes it sank, along with everything they owned.<sup>1</sup>

### Retirement Is Just The Beginning Of Your New Journey

An experienced sailor could point out dozens of mistakes made by this couple. But the biggest one was believing that once they had achieved their dream of owning a fully outfitted boat, they could just sail blissfully off into the sunset.

In reality, as they pushed off from the dock, they were taking on a new set of challenges and navigating a new set of dangers. As unprepared as they were, they were lucky to escape with their lives.

Unfortunately, many people see their retirement in the same way.

They erroneously believe that when they reach the day they can finally quit their job, they will have arrived at financial nirvana. And never have to worry about money again.

But the truth is, like our sailboat couple, folks entering this phase in their financial life are

setting out on a new journey. Navigating this new adventure can be very rewarding, but also full of pitfalls and dangers, even for people who were highly-successful in their earning years.

## How We Can Help During Retirement

Author Michael Kitces observes that when people reach the point where they can begin drawing retirement income, the strategic challenges begin.<sup>2</sup> He says that in addition to issues like changes in asset allocation, planning for the timing of Social Security benefits and retiree-specific tax planning, there are new healthcare concerns like Medicare and other benefits. Additionally, there are housing and lifestyle decisions to navigate, such as aging-in-place vs. a retirement community with continuing care. And then there's the planning to make sure you don't outlive your retirement.

These are all decisions that can have a major effect on your retirement cash flow and lifestyle, and so should be discussed with us.

Additionally, because we have provided personal guidance for others who have gone down the path you're starting on, we can help counsel you on unique decisions specific to your ideal lifestyle scenario. For example, how to stay within your means now that you have the time to pursue new interests. What the plan will be if you or your spouse have a decline in health. And how do you keep from worrying all the time that your nest egg won't be enough?

In retirement your focus goes from saving up wealth to enjoying it. Your trusted financial advisor can help ensure smooth sailing at every stage.

Have a great weekend!

Source: Efficient Advisors

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## Golf Tip of the Week



## Improving Your Putting

Here are 4 pointers to set you on course to mastering the greens.

1. The putter is the easiest club to use in the game. Its short length and flat face help make even the shots a few steps from the green simple and manageable.
2. You will have to change how you aim and how hard you hit the ball for the different slopes on the green.
3. You increasingly develop the ability to predict how the ball moves on the green after consistent practice and discipline.
4. You can learn to predict the movement of balls on the green by watching other players' putts.

With a little putting practice, you can learn to improve your game significantly.

Tip adapted from Golf Digest!

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## Recipe of the Week



### Creamy Lemon Chicken Pasta

Serves 4

#### Ingredients:

- 12 ounces linguine
- 1 cup frozen peas
- 2 tablespoons olive oil
- 12 ounces boneless skinless chicken breasts, cut into 1-inch chunks

2 teaspoons finely grated lemon zest  
¼ cup fresh lemon juice  
4 ounces low-fat cream cheese, cubed, at room temperature  
½ cup grated Parmesan  
¼ cup flat-leaf parsley, roughly chopped  
¼ teaspoon kosher salt  
¼ teaspoon pepper

**Directions:**

1. Follow package directions in cooking the linguine.
2. Add peas during the last 2 minutes of cooking the linguine.
3. Put aside 1 cup of the pasta cooking liquid. Then drain the pasta and peas.
4. At the same time, heat the olive oil on medium-high in a large, deep skillet.
5. Season the chicken with the kosher salt and pepper.
6. Cook until the chicken is golden brown on all sides, 4-5 minutes.
7. Add the lemon juice. Keep cooking while stirring to loosen the browned bits from the pan.
8. Put in the cream cheese. Stir until the mix is melted, then remove from the heat.
9. First add in the lemon zest, then the Parmesan and parsley.
10. Mix with the pasta. Add the rest of the cooking oil, 1 tablespoon at a time.
11. Serve right away.

Recipe adapted from Good Housekeeping<sup>ii</sup>

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## Health Tip of the Week



### How Do You Burn the Pounds?

Pounds. Pounds. Pounds. For many fitness enthusiasts, exercise is about burning those extra calories to shed that extra weight. In the final analysis, it's about pounding the pavement to lose the pounds.

Increasing the rate of metabolism becomes the single most important goal of working out. How do you do it? What exercises work best? What methods and lifestyle habits up the metabolism rate the most?

Here are some tips for building that lean, mean fighting machine:

- Metabolism rates are higher in muscular people. Compare muscle and fat. A pound of muscle burns 6 calories a day by just being there. A pound of fat burns 2 calories. The moral of the story: Build muscles. Burn calories.
- Aerobic exercise may not build muscles. But it does cause your metabolism to burn at higher rates, especially the period following exercise. The more vigorous the exercise, the longer your metabolism stays elevated.
- Drink, drink, drink. Your body requires water to burn calories. Even mild dehydration slows your metabolism. Studies show well-hydrated people burn more calories than others who don't make hydration a priority.
- Small, more frequent meals keep your metabolism rates cranking at higher levels. Your metabolism slows during the longer stretches between larger meals. The ideal gap between meals is 3-4 hours.

You can pulverize the pounds just by taking a few easy steps, literally and figuratively.

Material adapted from WebMD<sup>iii</sup>

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1. <http://go.efficientadvisors.com/e/91522/ottom-of-John-s-Pass-165308644/5bjf7k/392313124>
2. <http://go.efficientadvisors.com/e/91522/news-retirement-income-summit-5bjf7m/392313124>

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<sup>i</sup> <https://www.golfdigest.com/story/when-to-use-the-putter>

<sup>ii</sup> <https://www.goodhousekeeping.com/food-recipes/easy/a47534/creamy-lemon-chicken-pasta-recipe/>

<sup>iii</sup> <https://www.webmd.com/diet/ss/slideshow-boost-your-metabolism>