Albers & COMPANY

BROKERS-CONSULTANTS IN
EMPLOYEE BENEFITS, FINANCIAL SERVICES & INSURANCE

Retirement Transition Planning

Whether an individual or a couple, making the transition from employment to retirement can be a very challenging time. In addition to the lifestyle changes faced, there are many financial decisions that need to be made. We believe that the best way to navigate through the financial issues is to develop a comprehensive strategy for the transition period and at the same time develop a longer term financial strategy for this next phase of your lives.

We have developed two primary areas of expertise to assist our clients in their transition: ***Risk Management*** and ***Wealth (Asset) Management***

Risk Management *(Insurance Planning)*

- **Medical (Health) Insurance –** Individual Insurance or COBRA Options and Medicare Planning
- **Long-Term Care Insurance –** Wealth (Asset) Protection AND Quality of Care Protection
- **Life Insurance Planning –** Beneficiary Income Protection AND Estate Protection

Wealth (Asset) Management

- **Wealth Accumulation**
  - Employer sponsored plans (tax qualified and non-qualified)
  - Individual retirement accounts (IRA's and Annuities)
  - Taxable investment accounts
- **Distribution (Income Phase)**
  - Retirement income planning
    - Income source ordering and account consolidation
    - Pension income planning (annuity options)
    - Social Security planning
  - Investment Management
    - Investment strategy development
    - Guaranteed income strategies
    - Capital growth strategies
- **Transference**
  - Generational asset transfers
  - Charitable planning
  - Estate Equalization
  - Estate Tax Planning

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