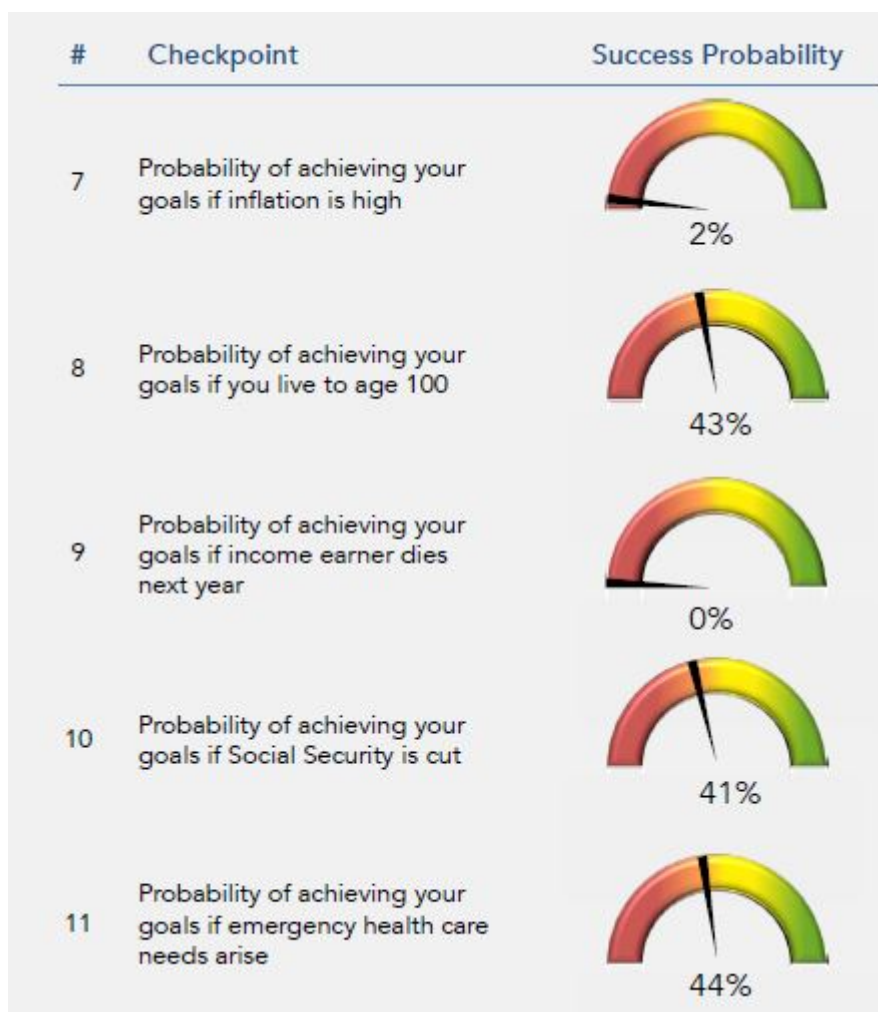




PACIFIC CAPITAL



April 3, 2018

Have you ever done a legit "stress test" on your investment portfolio/retirement goals?

This image is a partial snapshot from a recent goals analysis and stress test we did for a young family. As you can see, we have a lot of work to do to help get them into the green zone.

We test 10,000 market outcomes to see if your investments and cash flow will meet your goals in retirement with 10 different

bear market recession, low investment returns, a cut in Social Security benefits, etc.

Doing a retirement cash flow analysis and assuming an average rate of return of 6% or 7% will not prepare you for reality. We highly recommend you do some "stress test" analysis to make sure you'll be comfortable in retirement, regardless of what happens.

All of these 5 "stress test" questions (and 95 more) can be answered for you in your [FINANCIAL LIFE INSPECTION®](#). Call us today to receive a free demo - (844) 777-8777.



[State Taxes Rundown](#)

Taxes are a big concern for many people, especially in states like California that have higher taxes. We can view and fix your finances to make sure you aren't overpaying for your taxes so you can keep more of your income for investing and saving. [Read more...](#)



[Taming Your Credit Card Debt](#)

Credit cards are very easy to lose control of, but with the right planning and discipline, you too can pay off your credit card debt. We can help you fix your finances to make sure more of your income can go to your savings, and less towards your debt. [Read more...](#)



[Will Medicare Costs Affect Your Retirement?](#)

By 2030, medical fees not covered by Medicare will cost up to half of your Social Security benefits. Saving enough for your health during retirement is extremely important. Do you have enough saved to not solely rely on Social Security? [Read More...](#)



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