



April 26, 2021

A 62 year old (avg. retirement age) non-smoking couple has a joint life expectancy of 92, meaning the surviving spouse will live until age 92.

With an inflation rate of 3% per year, their cost of living will rise nearly two and a half times in those 30 years! That is, it will cost about \$2,400 in the 30th year of retirement to buy what \$1,000 bought in the first year.

If you don't have a plan to increase your income at least as much as your living costs go up, then you may in effect have a plan for running out of money. [My team](#)'s mission is to help you create the best plan possible so that inflation and other economic changes and disruptions don't negatively impact your lifestyle.



Managing your investments properly through the ups and downs is just one small piece of that puzzle. Two key points for investment success:

1. All successful investing is goal-focused and planning driven. All failed investing is market-focused and current-outlook-driven.
2. Human nature is always and everywhere a failed investor. The ability to create a robust lifetime investment and income plan - and develop the faith, patience and discipline to keep from blowing up that plan at some fleeting moment of market/emotional stress is what you rely on your fiduciary team for.

If you'd like to have a conversation to discuss creating your best future possible, please click the [blue button below](#) to schedule a time to chat.

Have a great week!

Sincerely,

Chad W. Willardson
WEALTH ADVISOR FOR ENTREPRENEURS

Certified Financial Fiduciary®

Click [HERE](#) to read our google reviews.

Schedule a Call

