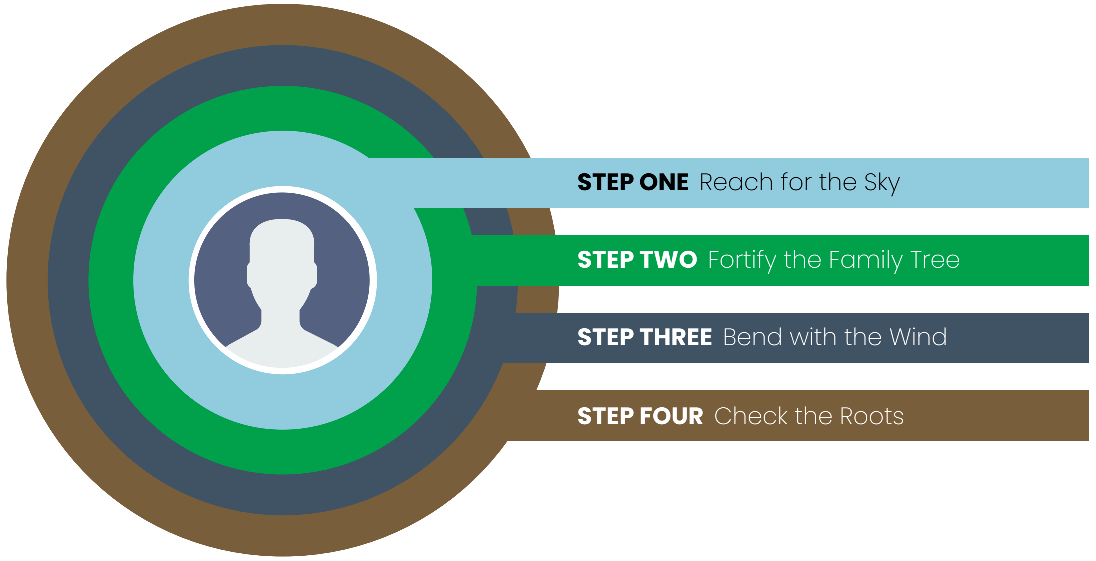
How the Happiness in Retirement™ Program works

The Happiness in Retirement™ Program is designed to ensure that you get the most out of your work-optional years.

We provide the people, process and investment strategy, and we periodically review your plan to make sure you stay on track to meet your goals.

Like the expression that a vacation starts the minute you book it, your retirement freedom starts the moment you enroll.

Here's what to expect:



STEP ONE
Reach for the Sky

We are passionate about making sure our clients enjoy what matters most to them, so we start by having a conversation about what financial independence means to you. This becomes the driver of everything we do in the rest of your personalized plan.

STEP TWO
Fortify the Family Tree

We will develop a plan to protect your wealth from overpayment of taxes, long-term care expenses, incapacity, and lawsuits. We will also advise you on a legacy plan, bringing in attorneys and other professionals to draft any necessary wills, trusts, or other legal documents.

STEP THREE
Bend with the Wind

Your wealth is meant to be enjoyed and we have an approach designed to give you the best chance of maximizing your retirement happiness. With this in mind, we will introduce our investment philosophy and the guardrail income planning method.

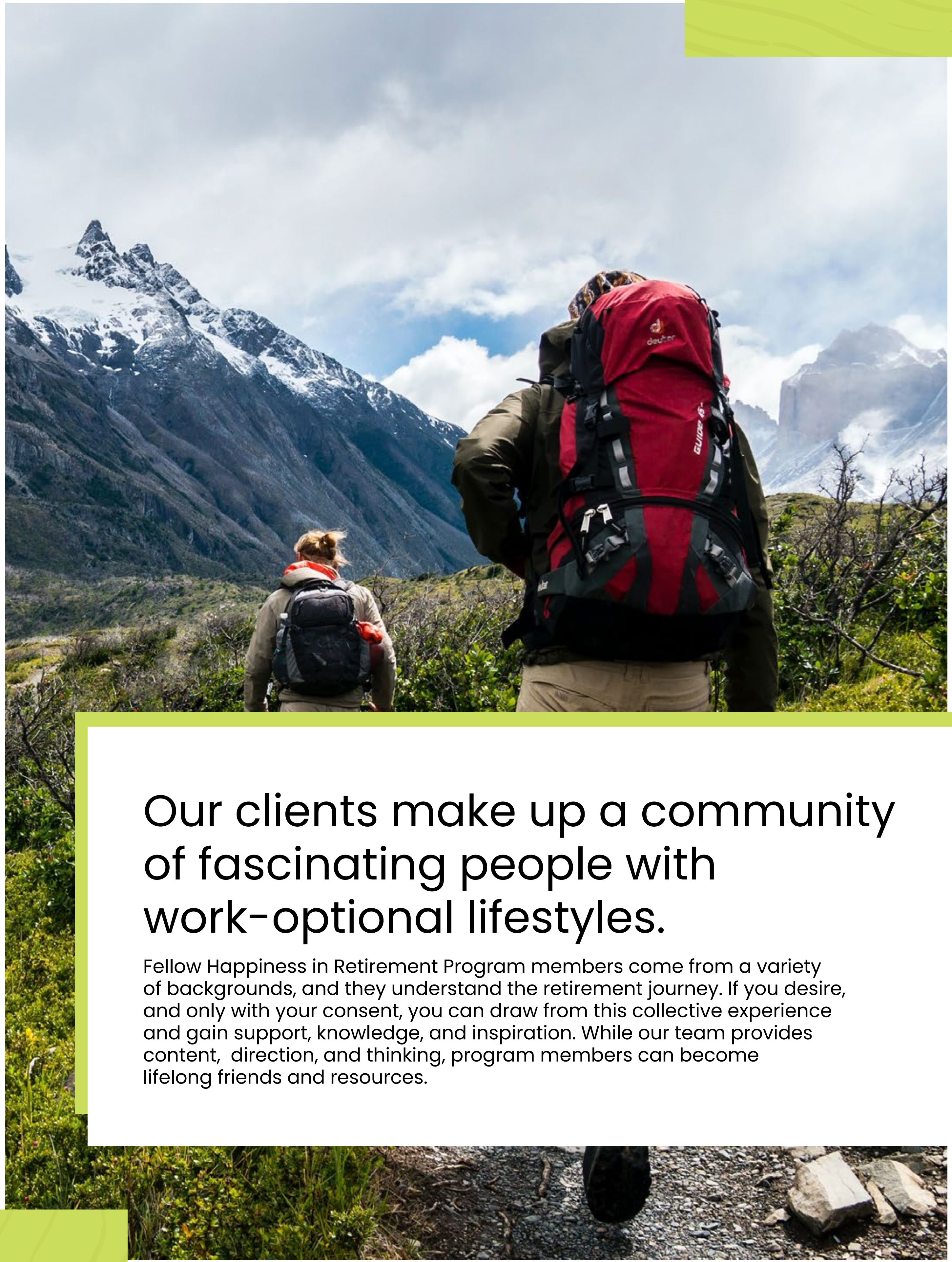
STEP FOUR
Check the Roots

Like the ever-changing seasons, changes in goals, health status, tax law, and economic conditions can present new dangers and opportunities. We update your plan as needed to make sure you are on track.

We are passionate about helping our clients achieve their most heartfelt goals, and that's why we spend as much time as necessary up front to make sure we have complete clarity about what matters most to you. Then, we will come up with a strategy to help remove any obstacles to making your retirement dreams a reality.

What does a typical planning session look like?

- We begin by scheduling the process meetings in advance, making sure to keep our momentum.
- We will provide you with the agenda and any necessary worksheets in advance, so you know what to expect and we can make the best use of your time.
- Each session lasts 1.5 to 2 hours to ensure we cover everything that matters most to you.
- You will have the undivided attention of a planner and a paraplanner throughout the process. They are there to facilitate the process and help in any way needed.
- The end result is our plan recommendation summary with all the action steps necessary for your retirement success.

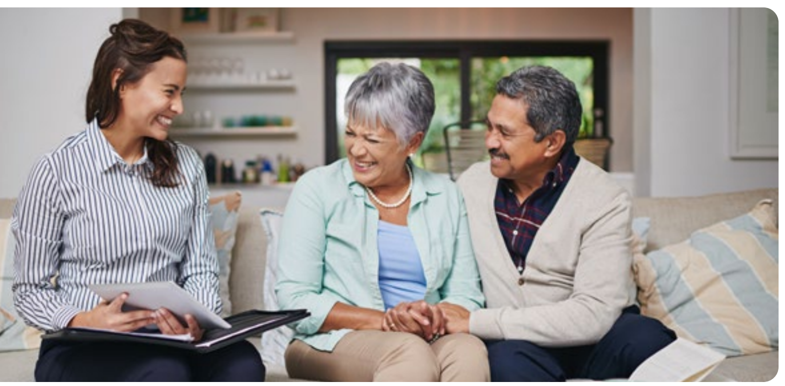


Our clients make up a community of fascinating people with work-optional lifestyles.

Fellow Happiness in Retirement Program members come from a variety of backgrounds, and they understand the retirement journey. If you desire, and only with your consent, you can draw from this collective experience and gain support, knowledge, and inspiration. While our team provides content, direction, and thinking, program members can become lifelong friends and resources.

An Experienced Team of Professionals.

All team members are committed to your retirement success. They understand the challenges of implementing and succeeding with your unique plan. We are there every step of the way and advise on every aspect of your retirement plan.



One-on-one support backed by an experienced team.

All clients work with a Certified Financial Planning Professional™ to guide them through the program. Your advisor is backed up by a paraplanner, tax expert, and client concierge to make the most of your plan. Other outside resources are available such as estate attorneys, as needed.

In addition to guiding you through the program, your team will be available to answer any questions you may have on your journey. Our team is also part of the ongoing review process, where we "check on the roots" of your plan.








Program Resources & Support

The retirement planning arena changes constantly, so we host various educational events throughout the year. These events are available to you in addition to two annual reviews and a tax planning consultation.

Webcasts and in House Presentations

Throughout the year, our team hosts client-only webinars on a variety of planning topics. We also offer in-house lunch and learn meetings at our beautiful Victorian office building In Schenectady, New York.

Retirement Planning Symposiums

Twice a year, we host outside experts from various retirement related professions to present to our clients in a 1/2 day symposium at a local venue. Topics may include elder law, gardening, medicare, nutrition and exercise, and everything in between. Bring your guests!

Tax Planning and Preparation.

We have a tax planning review meeting every year designed to help save you taxes, in addition to preparing your individual tax return.

Tools and Techology to support you.

We offer 24/7 online access to your accounts vie your own, personalized web portal. Upon request, we can also give you online access to your financial plan.

Blog Posts and Newsletters

We offer letters, blog posts, and a newsletter to keep you informed about our team, the program, and changes that may impact your plan.

HAPPINESS IN RETIREMENT™ PROGRAM

Visit our website for 24/7 online access to your investment accounts and financial plan.

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