



# SFP

Summit Financial Partners

## RETIREMENT MY WAY

*Helping Realize Retirement Dreams Since 1998*

[www.SummitFinancialPartners.org](http://www.SummitFinancialPartners.org)

# The Three Phases of your Financial Life

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Summit Financial Partners has created an environment that sets our clients up for success by addressing their complete financial future for their golden years. However, there are three distinct phases of your financial life and it's important that you understand the difference and purpose of each.



## 1. ACCUMULATION PHASE

- a. You and your money go to work (401k/403b/IRA).
- b. You probably have a financial advisor or the plan you're in has a plan administrator. That person is the equivalent of a primary care physician in the financial world. Their purpose is return on investment, meaning, they're focused on growth because you still have well over 10 years until you retire.
- c. During this phase there's a "storm" every seven to nine years. However, time is on your side so you can ride it out.
- d. You're also trying to build an estate during this phase



## 2. DISTRIBUTION PHASE

- a. You're within seven years of retirement or already retired which means the goal here is to protect your hard earned assets.
- b. The financial professional during this phase is the equivalent of a cardiologist – someone that serves as a specialist. Someone like us! Our purpose is to focus on reliability of income as well as preserving your nest egg.
- c. During this phase we direct our attention to creating income for life. This is income that lasts as long as you do, that goes up every year to help keep up with inflation, and that's protected from nursing home costs.



## 3. TRANSFER PHASE

- a. When it's all said and done, where do you want your money to go?
- b. The professional needed in this phase is an estate planning attorney.
- c. For those that do not have an estate plan in place, Summit Financial Partners has a relationship with an estate planning attorney, Gerry Griffin.

# *The Retirement My Way Advantage*

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Our proprietary Retirement My Way process allows us to review your current financial plan and help identify missing pieces and areas of improvement. This ensures all elements of your retirement are working together. Upon joining the Summit Financial Partners client family, you will have a clear plan to the road called Retirement!

***If you have saved at least \$250,000 in your retirement, here is what you'll receive:***

- An Evaluation of Your Essential Monthly Spending vs. Discretionary Monthly Spending
- A Social Security Analysis to Maximize Your Benefits
- A Strategy for Optimizing Your Pension (if applicable)
- A Personalized Plan that Guarantees Income for Life
- A Custom Strategy to Close the Income Gap and Protect Your Nest Egg
- An Investment Plan with a Securities Advisor to Determine how to position Your Remaining Assets
- A Tax Analysis to Ensure Your Plan is Tax Efficient
- A Secure Estate Plan to Protect Your Family Legacy
- A Review of Your Current Insurance Policies to Ensure You Are Protected
- A Yearly Assessment to Ensure Your Plan Achieves Your Ever-Changing Goals

*In addition, you will receive our Sound Solutions Checklist to help organize important documents and state your wishes. Remember, you worked hard for your retirement, let us put those dollars to work for you so you can sleep soundly at night!*

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