



## Knowledge is Power

### Are You Scared?

Next weekend is Halloween weekend. This is the time of year for scary stories, costumes, haunts, etc. Of course, all of these things are just make-believe for just a short period of time each year. Unfortunately though, there are many scary issues going on in the financial, economic, tax and political world right now and they are not make-believe. Many people are fearing the worst, and they are downright worried. Are you scared?

These scary issues can have an effect on your retirement and estate planning. And, if you are not addressing these issues or do not have a plan in place for them, then you are probably scared to death. So, what are these issues? Well, there are several issues and fears, such as the fear of rising taxes in the future, the fear of an imploding stock market, the fear of higher interest rates and inflation, the fear of entitlement programs running out, the fear of running out of money in retirement and the fear of high and ever-rising healthcare costs. All of these things have people scared about running out of money in retirement.

Now, as we said before, Halloween is a made-up theme but unfortunately these issues are not. They are very real and can cause great fear and harm for your retirement plan. So, do some of these issues have you scared? If so, join me this weekend on The Retirement Money Matters Show as we are going to look at each one of these issues in more detail and discuss the proper planning moves you can make to calm these fears and prevent them from having a severe impact on your retirement plan. The show airs on Sunday morning at 8:00 on WWKI (100.5 FM) and anytime online at [www.theretirementmoneymattersshow.com](http://www.theretirementmoneymattersshow.com). You can also obtain this information by contacting me at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or [brian@hayesadvisorygroup.com](mailto:brian@hayesadvisorygroup.com).