



Knowledge is Power

Will You Achieve Financial Independence in Retirement?

All of this week people will be celebrating Independence Day. Independence Day honors the birthday of the United States of America and the adoption of the Declaration of Independence on July 4, 1776. The Declaration of Independence is the nation's most cherished symbol of liberty, and this is a special time for many Americans. To me, the 4th of July represents not only the birth of our nation and the sacrifices that millions of military members and their families have made throughout our nation's history, but it also represents the symbol of freedom and hope. It is not a stretch to take this a step further and relate freedom and hope to financial independence in retirement.

There is no absolute definition for financial independence in retirement. The most common sense of the term is someone having enough wealth to do anything at any time. Obviously, most Americans will never achieve this goal. A much better definition of financial independence in retirement should mean the ability to have the lifestyle that you desire, the freedom to do some things you want to do and a financial sense of security.

To achieve this you will obviously need to do proper planning and make the right strategic moves at the proper time, as well as keep up with all the tax law, rule and legal changes each and every year. If you do not adjust and keep your retirement plan up-to-date based on all these changes each and every year, then your financial independence in retirement could be lost or never achieved.

As the Fourth of July should remind us all, independence is something worth fighting for. Fight for your financial independence by tuning into *The Retirement Money Matters Show* this weekend to obtain the information and education you need for financial independence in retirement. The show airs on Saturday morning at 6 on WIBC (93.1 FM), Sunday morning at 8:00 on WWKI (100.5 FM) or anytime online at www.theretirementmoneymattersshow.com. You can also obtain this information by reaching out to us at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or brian@hayesadvisorygroup.com.