How Retirement Savvy Are You?

T. BRIAN HAYES

Recently we did our 'Back to School for Your Retirement Show'. Students across the country have been getting back to school over the last several weeks. However, "back to school" is not just for students anymore. You have to make sure to continue your retirement education each and every year due to all the many changes that take place in the financial arena.

Over the last several years, there has been an explosion in technology. These major advancements have created several advancements in automation. There are even cars now that drive themselves! Of course, these advancements in technology are designed to make life easier, which it does in many circumstances.

However, automation is not a good thing for everything. Even though some advancements in technology have been good in the financial industry, it is not a good idea to put your retirement plan on autopilot. There are so many changes each and every year in the financial arena, such as tax law, interest rate and economic changes. In addition, each year there are rule and law changes that you have to adapt to, and you very well may have goal and objective changes over your retirement lifetime. To keep your retirement plan up to date, accurate and set up the best way for your specific situation, you have to be educated and informed of these changes each and every year, and make the necessary adjustments to your retirement plan. A retirement plan on auto pilot with no annual adjustments will simply not work.

So, how up to date do you think you are when it comes to the latest retirement rules and laws, especially after this year. Tune into The Retirement Money Matters Show this coming weekend as we test how retirement savvy you are by giving you a retirement quiz. See if you can do better than most Americans who have failed the quiz based on several surveys done recently to test Americans' retirement knowledge. 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),

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FOUNDER & PRESIDENT

T. Brian Hayes is the Founder, Owner, and CEO of Hayes Advisory Group, boasting over 30 years of experience in guiding clients towards their retirement goals. Specializing in pre-retirees and retirees, he ensures clients understand their planning options and tailors strategies to their unique needs. A strong advocate for education, Hayes regularly writes and speaks on financial topics, hosts a weekly radio show on retirement, and instructs for The Prepare Institute, a 501-3 non-profit educational institution. He holds memberships in prestigious financial organizations like The Indiana Network of Estate Planning Professionals and The National Association of Insurance and Financial Advisors. Hayes is a distinguished member of the Million Dollar Roundtable (MDRT), with multiple honors recognizing his professional expertise and ethical standards. Based in Central Indiana, he serves clients across the U.S. and Canada, residing with his wife and three children.

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