



Are You Scared For Your Retirement Plan?

T. BRIAN HAYES

Next week kicks off Halloween week which 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 continued higher interest rates and inflation, the fear of entitlement programs running out 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 Radio 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 prevent them from having a severe impact on your retirement plan. The show airs on Saturday morning at 6 on WIBC (93.1 FM), Sunday morning at 8 on WWKI (100.5 FM) and anytime 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.

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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.

