



Is it A Retirement Trick Or A Treat?

T. BRIAN HAYES

It's Halloween week, and the main theme of the season is "Trick or Treat"! It is also a main theme right now in the financial-planning world because there are many financial tools, moves, options, and strategies available that could either be a 'trick' or a 'treat' to your retirement plan. So how do you know which one it is?

In your pre-retirement and retirement years, there are literally thousands of different planning tools, options and strategies that are available. And many of these could either bring you financial success or cause you financial hardship, depending on when and how you implement them. For example, one very popular move people make when they need money from their retirement plan before the age of 59½ is a 72(T). This move will allow you to access money in certain ways from your retirement plan without getting hit with a penalty. Now, obviously this sounds good, and in some circumstances, it can be a very good thing. However, there are also circumstances where making this move could really cost you a lot of money and hurt your retirement plan.

The bottom line is that every financial tool, option, and strategy has its proper fit where it will work successfully, as well as a time where it could possibly do tremendous harm to your plan. Determining each is the difference between having a 'trick' or a 'treat' in your retirement plan. Join me this coming weekend on The Retirement Money Matters Radio Show to learn more about several

retirement-planning tools as well as moves that people make that can be a very good or a very bad thing. 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.

