



Key Retirement Planning Moves for Today's New Financial World

T. BRIAN HAYES

Every worker's ultimate goal is to be able to retire someday. To do that, you must have a retirement plan. A successful retirement plan is a two-part process; building that retirement plan, and then maintaining the plan.

However, the problem is that building and maintaining a successful retirement plan has never been more difficult.

Unfortunately, most people's retirement plans need to be updated or completely revamped. The reason for that is today's financial world is changing quickly and dramatically. We have a stock market that is acting like a casino.

Retirement planning rule and law changes keep happening, especially with the new SECURE Act 2.0 law. Tax increases are likely soon to help fund all the excessive spending. And changes to entitlement programs like Social Security and Medicare are on their way. All of these items and more will have major effects on your retirement plan.

The good news is there are solutions to these problems. There are several key strategic moves that will enable you to adapt to all these changes and help you to maximize and protect your retirement plan. Thus, those people who take the time and initiative to update their retirement plans properly will be able to save those retirement plans.

Join me this weekend on The Retirement Money Matters Radio Show as we inform you of the many factors that you must consider before you make a decision to retire. The

show airs on Sunday 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.

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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.

