



Will Your Retirement Plan Survive and Advance?

T. BRIAN HAYES

The month of March is basketball tournament time, and the theme for this time in the season is 'Survive and Advance.' In order to continue playing and prevent the season from being over, you have to win to move on to the next round. In today's ever-changing and volatile financial world, your retirement plan has to be set up to survive and advance as well.

Your working years are very similar to the regular season in basketball. While saving for retirement, you may be able to afford some up and down years in the market as you have time to recover and to continue to build your nest egg. But in your pre-retirement and retirement years, the theme is the same as the tournament.

Your first objective is to survive. Your retirement plan has to be able to survive the volatility and severe downturns in the market. It also has to survive congressional law changes, tax law changes, economic changes and many other threats to your nest egg that can have major impacts on your overall plan.

Unfortunately, you cannot stop at just surviving. You also have to continue to advance your retirement plan as well. You need to continue to grow your money to battle longevity, inflation and the increasing costs to live. You also need to become more tax efficient to protect yourself from excessive taxation in retirement due to how the tax code is set up, and increasing tax rates in the future.

Just as it is tournament time for basketball, it is tournament time for your retirement plan. So join me this coming weekend on The Retirement Money Matters Radio Show where we will discuss how to set up and maintain your retirement plan to survive and advance. The show airs on Saturday morning at 6 on WIBC (93.1 FM), Saturday morning at 8 on 930 AM The Answer in Sarasota, Sunday morning at 8 on WWKI (100.5 FM) or anytime at www.theretirementmoneymattersshow.com. You can also reach us at 765-452-PLAN.

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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.

