



Does Father Always Know Best?

T. BRIAN HAYES

It is Father's Day weekend, and hopefully you will be able to spend some quality time with your father or remember him and thank him for all the good advice and wisdom you may have received from him over your lifetime. Advice from your father and all his experiences can be very valuable, especially with his experiences on money matters. However, does father always know best?

One of the main duties and responsibilities of a father is to teach and offer advice to their children, no matter what their age. However, how do you know if your father knows best when it comes to giving financial advice, or if the financial tips your father gave you are valuable or should still be followed in today's financial world?

All of us have heard about – and even lived with - the “generation gap.” We have experienced it through music, clothing, and entertainment. But an area that we don't often hear about is the “generation gap” that exists in financial planning. In essence, some planning strategies and financial products that worked in past generations may not necessarily meet the needs of today. Yet there are other tools and concepts that continue to stand the test of time, though are not in practice as much today as they should be.

For the most part, parents who talk about money and display good financial habits like budgeting and paying bills on time can improve their children's financial future. Fortunately, I was a recipient of this from my father, and I greatly appreciate that. However, today's financial world is much different from the past, and to have a successful retirement plan you must adapt to updated strategies and concepts.

Fathers across this great nation gave us a great foundation to build on. Using those principles along with updated and customized financial advice from a professional financial advisor can ensure that your retirement will be just as good as or better than your father's. To get information about current successful retirement strategies, as well as successful strategies from the past, join me this weekend on The Retirement Money Matters Show. The show airs Saturday morning at 6 on WIBC (93.1 FM), Saturday

morning at 8 on 930 AM The Answer in Sarasota, 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.

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 tailor's 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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