Add hundreds of thousands to your net worth

A properly constructed life plan is critical to providing forward knowledge of how much money you need and when you need it.

As Retirement Income Specialists, we utilize this important information to identify opportunities to minimize taxes, optimize income and mitigate risk.

Our process can add hundreds of thousands of dollars to your retirement cash flow & enhances the sustainability of your retirement income.

Why do you need a retirement income specialist?

Because the chances of outliving your money without one are huge.

Baby Boomers have spent half a life time saving and investing for the day when they might make work optional. They now face an unprecedented challenge as very few of them have ever thought about the process of converting their retirement nest egg into a reliable and sustainable income stream.

As Retirement Income Specialists, we help you take your desired life plan and align it with your investment plan. By incorporating strategies that consider tax planning, cash flow management, volatility protection & what you want to accomplish, we can give you the clarity and confidence you need before opting to shift to a work optional lifestyle.

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Emeritus
Retirement Income Specialists

Overview

Ideally, the process for building the appropriate retirement income structures begins early. At age 50, the planning process starts to take greater priority as focus switches from saving to converting assets to income. Advanced timing starting 8-10 years before actual retirement can yield significant financial benefits.

For those who are already retired the good news is that it is not too late. Hopefully, you are already achieving success in retirement, we can help make it better. If mistakes were made some can be corrected and there are almost always benefits that can be amassed through in depth planning and strategy.

All Retirement Income Specialists at Emeritus have been thoroughly trained in applying our disciplined C3 Process and take complete advantage of our supporting tools. Clients can anticipate enjoying a superior retirement income stream when it is called upon and have a clear understanding of the financial magnitude of the savings and /or benefits that accrue as a result of our advice. Our experience is that this amount is usually in the magnitude of hundreds of thousands of dollars.

Our Approach

> *"This is not simply financial planning focusing on numbers. It is an opportunity to take a good long look into your own passions and values - seeing how they play out in your future - and only then apply the numbers to it. I look into the future with excitement now and not trepidation!"*
>
> **- SERGIO GALO, CLIENT OF EMERITUS**

PHILOSOPHY

Throughout the process, the 10 Emeritus Success Philosophies are adhered to and incorporated into your plan. These philsophies include linking your life plan to your financial plan, tax planning, optimizing your recurring retirement income streams and more.

PROCESS

The Emeritus process is a proprietary methodology that takes the daunting task of merging a life plan & investment plan and turns it into something which anyone can do. We call it the C3 Process and it will bring you clarity, confidence, & convergence.

PLAN

Each year you will receive an updated formalized document that outlines the specific steps that need to be followed along with supporting pro-forma financial statements that enable you to track your progress. As part of your annual review variances between projected and actual will be reconciled and new thinking will be incorporated into the plan.

Today, Emeritus clients are working with our highly trained specialists and C3 Planning Process to gain clarity around what life choices are possible in the years ahead. In the process, they gain confidence in their ability to fund their life plan. They also benefit from the significant financial rewards that accrue by strategically 'converging' their life plan with their investment plan.

There is not another planning process that allows people to assess future options, avoid expensive mistakes, test financial readiness, optimize cash flows, minimize taxes and mitigate the ruinous risks inherent in later life stage investing. From formulating your life plan and test driving your desired outcomes through the comprehensive C3 planning processing, you are benefitting from the most powerful tools in the industry. The financial benefit most clients enjoy is measured in the hundreds of thousands of dollars.

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