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Brian Zimmerman Focuses on Planning for Decades of Retirement

People are living longer now. Brian Zimmerman wants them to live better in those added years.

Zimmerman, whose office is an independent office of Independent Financial Group, considers himself a retirement income planner. He guides clients in efficient ways to draw money from their retirement plans while protecting and growing their principal. Most of his clients, he says, are average working people at all stages of planning, and he helps them overcome fear of retirement. If they're not positioned for it, he helps them get on track.

Zimmerman says he is not primarily focused on overall investment performance. His purposes, and his clients', are more long range. "One of the things I've realized in my 18 years in business and my six or seven years focusing solely as a retirement income planner is that my clients at that stage are less concerned with performance and more concerned with preservation of capital," he says. "At the end of the day, they want to make sure the check that they depend on is there – regardless of what the market is doing. And that's where I start."



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— Brian Zimmerman

That begins with getting to know the client. Many are Zimmerman's friends before any professional relationship begins, so he often has a head start on knowing their needs and wishes. "Once I've gathered all the necessary information, I start to put together a plan for how they're going to derive potentially 30 years' worth of income from their portfolios, adjusted for inflation, without the risk of the market," he says. "So they have enough income in retirement to maintain their dignity and independence."

Zimmerman does this by annuitizing income, so a percentage from the portfolio is guaranteed income. That way, there is no concern about the market. Investment choices, of course, are influenced by the time a person has before retirement. Zimmerman tends to take a conservative approach, favoring mutual funds, REITs, annuities and CDs, which helps to reduce risk in volatile markets.

Solid planning is the key. "Once we retire," Zimmerman says, "there are no makeup plans."



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