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Kehoe Offers Advice on Investing for Retirement in a Volatile Market

Discipline, discipline, discipline is key to building wealth and for retirement

The responsibility of building wealth to fund retirement has shifted from employer to employee over the past few years. The average employee can no longer depend on an annual pension for retirement income, and 401Ks, stock and bond investments need consistent attention.

Steve Kehoe, founder and president of Kehoe Financial Advisors of Cincinnati, offers advice on investing for retirement in these volatile economic times.

“In real estate the analogy is location, location, location,” says Kehoe. “In investing, the maxim is discipline, discipline, discipline. There is a lot a person can do if he or she is 10 to 15 years from retirement in order to build wealth and obtain financial security for retirement.”

Kehoe, with more than 30 years of experience in helping clients build and manage wealth, has identified three “buckets” of Living, Lifestyle and Legacy needs to help people determine their financial demands and goals over a lifetime. The needs are:

Living-- Retirement requires stable income from Social Security, pensions and annuities

to cover the basic needs of life. Needs during retirement include: rent or mortgage; utilities; car; clothing and healthcare.

“It’s vital to separate your truly essential needs from your wants,” says Kehoe.

Lifestyle—These funds make a difference between sustenance living and the retirement many of us envision. Revenue from equities, real estate, growth and bonds can provide a financial cushion for the good things in life: vacations; dining out; gifts; and even a second home.

“This is the area that can add the ‘gold’ to your Golden Years,” says Kehoe.

Legacy—Many of us have parents who sacrificed spending money on themselves during retirement to leave a larger inheritance for family, but found that medical costs in the last three years of life drained their estates. Life insurance; taxes; trusts; and surplus assets provide funds for family; philanthropy and the government.

“In these times of ‘volatility fatigue’ in the markets, keep the big picture in mind,” says Kehoe.

Kehoe Financial Advisors celebrates its 30th year in 2012 and seeks to listen, educate and guide its clients toward financial prosperity and security. For more information about its products and services, visit www.kehoe-financial.com, or call (513) 481-8555.

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