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Northern New England Financial

Successful Retirement Requires Educated Decisions

President and Managing Principal Stephen Davis with his dedicated staff

Photo by Terri W. Trier

Giving clients the knowledge and tools to make wise retirement decisions is how Steve Davis helps people reach their retirement goals.

As an independent financial advisor, Steve Davis has just one objective: to help preretirees and retirees enjoy the retirement of their dreams. Because he isn't forced to meet corporate quotas, his clients aren't pressured into purchasing unnecessary products.

"Being a fiduciary means that I'm legally required to recommend solutions that are in clients' *best* interests, not just what is 'suitable,'" says the founder of S.G. Davis Financial Group LLC. "Clients can trust that we'll educate them on all their options and make sure their needs come first."

That also means Davis is quick to tell clients if his firm isn't the best fit for certain needs. "If we can't provide the best answers, we'll put clients in front of the people who can," he says.

Considering All Factors

Creating a comprehensive financial plan is a unique process for every client, but all plans must be flexible to account for the changing tides of market fluctuations and life events.

"It's not just about the money; it's about considering every factor that might affect the stability of your retirement," says Davis, who encourages clients to examine financial aspects such as assets, life insurance, income planning, wills, trusts, estate planning, and long-term care. "And there isn't one solution that fits everyone."

Davis guides clients in visualizing their future—sometimes 10 or 20 years down the road—to anticipate and prepare for potential roadblocks.

Preparing for the Unknown

The first three to five years of retirement can make or break the rest of an investor's experience, depending on what happens in the market during that time.

But because no one can predict how the market will behave, S.G. Davis Financial Group puts strategies in place to help mitigate what Davis calls "sequential risk," or the series of economic events that can impact the success of a retirement portfolio.

"We implement strategies that aim to minimize loss during a market downturn," Davis says. "During the downturns of the past decade, our goal has been to preserve as much capital as possible.

"Our biggest focus is to make sure clients are thoroughly educated so that they can make well-informed decisions."

Investment advice is offered by Horter Investment Management LLC, a Registered Investment Adviser. Insurance and annuity products are sold separately through Stephen Davis of S.G. Davis Financial Group LLC. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisor, Fidelity, Security Benefit Life, ED&F Man Capital Markets, and Wells Fargo Bank NA.