

Retire With Confidence

Means Financial Group

You've been preparing for years, faithfully putting away money in 401(k) plans, IRAs and other investment accounts in anticipation of the time you would no longer have to work. Now comes the hard part: generating a retirement income that will meet your needs and last your lifetime.

"While ensuring a secure retirement may have been easier for previous generations, a comfortable retirement can still be within reach for those who plan carefully and follow a sound strategy," says financial advisor Jerry D. Means Jr., president and founder of Means Financial Group, a financial planning firm that specializes in retirement income planning and wealth preservation.

THE BEST LAID PLANS: 47 percent of retirees left the workforce earlier than planned, according to EBRI's 2009 Retirement Confidence Survey.

"When I started my practice 15 years ago, most of my clients had pensions," Means recalls. "With their pension and Social Security, most of them could look forward to a long and comfortable retirement. But today, with pensions largely a thing of the past, many clients come to us with three or four different retirement accounts instead – 401(k)s or 403(b)s from various employers, maybe an IRA or two. We have to figure out how to consolidate these different accounts and invest them conservatively, with income planning in mind."

In Means' experience, inflation laddered income planning (ILIP) – "laddering fixed indexed annuities so the client's income will increase over the



Jerry D. Means Jr., president and founder of Means Financial Group, is a member of the Million Dollar Roundtable (MDRT), considered a marker of excellence in the financial services industry. As a Series 65 license holder and fiduciary, he is bound by law to always act in the client's best interest.



Ivan T. North, vice president of Means Financial Group, is a 28-year veteran of the retirement planning and insurance industry. He specializes in wealth preservation and the latest income planning strategies.

years to keep up with inflation" – is an excellent solution for many individuals and couples looking to make the most of their retirement dollars. Means says, "We often pair annuities with liquid investments such as an Options Portfolio or our Conservative Growth Model that is overseen by a professional money manager."

Members of the Means Financial Group team hold various professional designations and are qualified and licensed to sell a range of investment and insurance products. The team communicates with clients regularly through its client appreciation events, public seminars, weekly e-market updates and via social media.

Bound to a Higher Standard

The process begins with **The Financial GPS, The Guided Planning System** that includes an in-depth review of the client's current investments, including fees and estate plan, and development and implementation of an income strategy. The strategy is monitored on an ongoing basis and adjusted as needed.

"At Means Financial Group, we value our clients' trust," Means says. Not only is his firm an A+ Accredited Member of the Better Business Bureau and a Registered Member of the National Ethics Association, as a Series 65 License holder Means is held to a fiduciary standard, a higher standard set for fee-based advisors versus that of a traditional broker.

"Not only are we held to a fiduciary standard, we believe in it. At Means Financial Group, our clients' needs always come first."



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