



PHOTOS/MATT VOLPINI



Forward Financial Services, Inc.: *I called my baby ugly, what now?*

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In last year's article we told you how we made dramatic changes to the way we service our clients. We believe in providing our clients with liquidity, use and control of their money and using strategies where the cash flow generated can be exempt from federal income taxes and therefore off the radar screen of the IRS. But just when we thought we could not learn more, we have.

One of our biggest philosophies has always been to help our clients avoid their losses rather than picking the winners and this really hit home with the fluctuations in the market earlier this year. We still live in a time where most of the industry focuses on rate of return. But let me ask you this: Would you want to recover your biggest loss in history or double your biggest gain? Most answer to recover the loss. Let's face it. We all have our own "Circle of Wealth." We want that circle to grow and to have enough money to retire at the same standard of living as when we were working.

We believe there is great opportunity in helping our clients become more efficient with their money. In order to have clients make better financial decisions, we help them answer the four toughest questions:

1. What **rate of return** do you have to earn on your savings and investment dollars to be able to retire at your current standard of living and have your money last through your life expectancy?
2. How much would you **need to save** in order to retire at your current standard of living?
3. How long would you **need to work** in order to retire in your current lifestyle until life expectancy?
4. How much **less would you need to spend** to have enough money to last until your life expectancy?

Over the last three to four years we have been working with our clients to identify areas where they are unknow-

ingly and unnecessarily transferring away their wealth. There are five main areas in which wealth transfers occur:

1. Mortgages
2. Taxes
3. Retirement Strategies
4. College Planning
5. Capitol Purchases

In our unique approach, we work with clients to stop those inefficiencies and recover those dollars to improve their lifestyle or better their financial future.

Many in this business believe the way to make your wealth grow is to find better investment products with a higher rate of return. But retirement planning is similar to a game of golf. If you were playing in the Masters and could have Phil Mickelson's golf club or his swing, which would you choose? Most report the swing. The swing is the most important aspect of the winning strategy. But the golfer needs clubs, otherwise known as products, to use with his winning strategy. Although a sound financial plan utilizes products, similar to how a golfer uses a club, the plan is not effective unless it is based on a powerful strategy.

My hope is that this article compels you to take an aggressive look at your retirement plan and wealth transfers. Do you want your "Circle of Wealth" to grow? My door is always open if you need help answering the four toughest questions and looking at your own wealth transfers. You can't afford not to. ■

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Product or Service: Educating clients on how to have liquidity, use and control over their own money

No. of Employees: 3

Head of Company: Thomas M. Valentine, JR., President/Financial Advisor

Year Founded: 2007

