



Worried About Running Out of Money in Retirement?

Paycheck Replacement Strategies Generate Income Intended to Last a Lifetime

Imagine this. You've worked 40 years, diligently funneling money into your retirement account and envisioning the day you would retire on those hard-earned assets. Then, out of nowhere, like a thief in the night, market volatility snatches 30 percent of your account value. How would you feel — devastated, desperate? Your whole conception of when and on how much you would retire shattered?

Unfortunately, this was an all-too-real scenario for those rapidly approaching retirement age during 2008's market meltdown. Seemingly overnight, for many, life plans were altogether altered.

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— Tim Geary, RFC



During his 30 years as a financial advisor, Tim Geary, owner of Honolulu-based Hawaii Financial Advisors, has seen how downward market cycles, especially when coupled with an investor's need to draw on assets, can result in running out of money in retirement. "A major market drop right before retirement is devastating," says Geary.

For that reason, Geary and his Stanford-educated daughter Erin Egesdal, CFP®, with whom he runs the firm, focus on "paycheck replacement" strategies for clients.

"Many people fear outliving their money," Egesdal explains. "We work closely with clients to help them grow their wealth so they can convert assets into income streams intended to last a lifetime."

The father-daughter team consult with multiple generations of a family, helping younger generations accumulate wealth and senior generations protect it. The firm's culture exudes the Aloha spirit, which Hawaii residents easily identify and that non-natives find alluring.

Truly listening to clients is key, Geary says. "We take the time to build relationships with our clients so we fully understand their unique situations and are able to provide personalized wealth solutions. Our focus is on money strategies that give clients the potential for market-like returns while minimizing market risk."

Geary and Egesdal see their relationship with clients as a partnership. "We build our clients' financial confidence by educating them on the kinds of investments available — along with the inherent risks and benefits of each," says Geary. "Our ultimate goal is to help every client make financial choices that enable them to live the life they've imagined."

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