

The Goal for Most Retirees: A Guaranteed Income for Life

A4 Wealth Advisors, LLC

Retirees and pre-retirees today face some of the most challenging circumstances in recent memory.

To generate a stable retirement income that will retain its purchasing power, cover emergencies and last as long as you do is increasingly difficult in today's volatile markets.

With traditional pension plans largely a thing of the past, interest rates at record lows and cutbacks in Social Security benefits almost certain, many will find it difficult to live as they wish in retirement. Difficult, but not impossible, according to John B. Balcerzak, CFP®, managing member of A4 Wealth Advisors, LLC.

Balcerzak and his team have helped guide their clients to a successful retirement, with an emphasis on customized retirement and legacy planning, Social Security maximization and safe money products.

The goal, he says, is to set up guaranteed income plans for life, based on an in-depth understanding of each client's goals, needs and comfort level with various types of investments.

What's in a Name?

At A4 Wealth Advisors, the focus is on helping clients and their families achieve more clarity, balance and confidence in their lives by developing and preserving all four asset classes: financial, intellectual, social and human.

Plan-Driven, Not Product-Driven

Balcerzak, the author of *Creating Lifestyles, Building Legacies™, A Roadmap for Financial Independence*, is a big believer in the "Rule of 100" as a way to mitigate risk and assist with ensuring that clients will have the income they need for as long as they live.



John Balcerzak

He explains: "As a general rule, subtract your age from 100 to determine the percentage of your assets that should be in a diversified mix of stocks, bonds and ETFs. The rest should be in safe and guaranteed money product investments that won't lose principal if the market goes down. So if you're age 70, for example, 30 percent of your money should be in the market." Individual circumstances vary, and Balcerzak believes this is a good general rule to follow.

"I advise my clients as long as you can pay your bills and meet your needs every month, we can invest the remainder of your assets in the market accordingly to mirror your risk tolerance and not have to worry about it."

Indeed, all was calm at A4 Wealth Advisors this past January, the weakest month for both the Dow and the S&P 500

since 2009, according to Business Insider.com. "We didn't receive a single phone call from an anxious client," Balcerzak says, "because our clients understand their income is safe." In fact, Balcerzak considers market corrections like this recent one a potentially great opportunity to invest in undervalued stocks.

As a fee-based registered investment advisory company, A4 Wealth Advisors has a fiduciary responsibility to place clients' needs ahead of its own. It's a responsibility the team takes very seriously. "We're plan-driven, not product-driven," Balcerzak says. "We look for the best vehicles for each client's needs, based on their plan."



Clients of this boutique firm quickly learn they have done more than engage a team of financial professionals. They have become part of a family. "We take a lot of pride in making our clients feel special," Balcerzak says. "You're never a number to us."

After more than 20 years in the financial services industry, Balcerzak understands how scary the transition from working to retirement can be. "At A4 Wealth Advisors, we do everything possible to ease our clients' fears and ensure their money lasts. We've got their backs, and they know it."



**A4 WEALTH
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Creating Lifestyles, Building Legacies™

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