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Income Planning for Retirement

Planning for a Retirement That is Better Than a Vacation

By Ronald Stevenson and Barbara Clark

Some people spend more time planning their vacation than they spend planning for retirement. When it comes to retirement, many Americans don't know where to begin.

It is important to have a retirement plan addressing ways to have income for life. Finding the most efficient and beneficial way to address this may impact your lifestyle, your asset accumulation and your legacy planning after you retire. Satisfying that need for daily income entails first knowing how much you need and when you need it.

Knowing how much retirement income you need is different for everyone. The general rule of thumb is that a retiree will require 70 to 80 percent of their pre-retirement income to maintain their current lifestyle. Once you figure out what the amount is you need, the next step would be to find beneficial investment strategies, options and tools to help you achieve your income goals.

One of the best strategies for income planning is very similar to a portion of the vacation planning process, which is the flight

and other retirement expenses. You can really give your calculator a workout with all this planning. Once we identify your various projected stages in retirement and the associated expenses with each stage in the income planning process, we begin creating your personal income plan. Your retirement income plan can consist of a variety of financial resources. Social Security is one of the best

to begin claiming your benefit in order to receive the maximum amount possible. Once your retirement income plan has been completed, we then address your current financial situation in order to determine an appropriate strategy to generate specific income sources needed to help you live a happy and comfortable retirement.

At American Financial Security, we offer to help book your flight so you can fly away from the confusion and uncertainty and arrive at your desired retirement destination. Call us today and we'll take care of your income retirement plan to help make your retirement as enjoyable as a vacation. **OCBN**

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At American Financial Security, we understand that your financial situation will change at different stages in your retirement. We project for potential health care costs, emergencies, plans for moving or traveling,

known ways to fill a retiree's income needs and is the foundation of income planning for most anyone who is about to retire and needs a reliable source of income. We help you determine when the best time for you

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Ronald F. Stevenson & Barbara E. Clark own American Financial Security, LLC. They specialize in Retirement Income Planning, Social Security Maximization, Tax Free Income Design, Personal

& Corporate Tax Preparation and Planning. For more information, call 928-771-8368 or visit www.AmericanFinancialSecurity.net, 3112 Clearwater Dr., Suite B, Prescott, AZ 86305.



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Rance Coons
NMLS# 148924

Hello! My name is Rance Coons. I was born and raised right here in Flagstaff, Arizona. I have over 16 years of consumer and mortgage lending experience and a background as a licensed realtor. I am also a graduate of Northern Arizona University with a Bachelor's Degree in Liberal Studies. I recently joined the team at Mission Bank because like me, they pride themselves on delivering quality service while meeting the banking needs of our local community.

My wife Kristine and I have two children. As a family, we enjoy skiing, hiking, camping and anything else that gets us outdoors.

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