

As Seen In...Forbes December 31, 2019

A Foundation Built on Education, Planning

*Cloud Investments, LLC
Helps People 'Walk Courageously Into Retirement'*

For the team at Cloud Investments, LLC, having the knowledge and experience to help clients live the retirement they want is at the heart of everything they do. But helping clients gain their own knowledge – and the confidence that comes with it – is essential to the process.

“An educated mind can make decisions without worry,” says Don Cloud, who founded the firm in 2016. “We’re empowering people, not just telling them what to do.”

Education Components Include:

- Monthly workshops on topics such as Medicare and identity theft, through Cloud Financial, Inc.
- A learning library of videos on Cloud’s website.
- Monthly market update videos on investing.
- A “Planning for Tomorrow in the 256” (area code) podcast series.
- A college course, Retirement Planning Today, offered at the University of Alabama in Huntsville and Calhoun State.

Cloud’s services include income planning, tax planning, investment



Don Cloud

management, Social Security maximization and legacy planning. While each is important, planning and risk management are the essence of the firm. What the team often sees in new clients: They’ve received help on income planning or risk management, but not both.

Another misunderstanding the team sees: Having retirement income is not the same as retirement planning.

“I’m shocked at times ... we’ll see somebody new with a couple million dollars and they don’t know if they can retire,” Cloud says. “They can’t translate that into retirement income with inflationary protection built in, for example.”

The team is motivated by helping bring relief to clients, letting them

know either they’re going to be fine in retirement or they’ve got a shortfall and need to take X, Y and Z steps to get on track.

Cloud cites a couple he worked with – they had planned well, knew what they wanted their retirement to look like, and knew their income and expected growth rate. Cloud was able to do more in-depth planning, ongoing risk discussions and repeated reviews to determine the couple was overleveraged on risk and then correct their appetite for risk.

The couple retired six months ahead of plan with a 20 percent excess buffer and – most importantly – less worry.

“Our goal is to have someone walk courageously into retirement with a high degree of education,” Cloud says. “We’ve seen what happens when people just hope they’re prepared and later make emotionally charged decisions.”

Proudly Independent

Cloud Investments, LLC is not affiliated with a national brand. What that means for clients, according to Don Cloud, president and wealth advisor, is that the firm spends money not on glitzy TV ads but on client education, internal specialization, tools and technology. “Firms like ours do exist, without national affiliation, and have the tools and processes to properly structure portfolios and structure the income planning to work in conjunction with it.”



200 Clinton Ave. | Suite 1020 | Huntsville, AL 35801

(256) 715-0094 | cloudfinancial.com

Cloud Investments, LLC also has offices in Florence and Gadsden, Alabama

All written content is for informational purposes only. Opinions expressed herein are solely those of Cloud Investments, LLC and our editorial staff. Material presented is believed to be from reliable sources; however, we make no representations as to its accuracy or completeness. All information and ideas should be discussed in detail with your individual advisor prior to implementation. Advisory services are offered by Cloud Investments, LLC, a Registered Investment Advisor with the SEC. Insurance products and services are offered through Cloud Financial, Inc. Cloud Investments, LLC and Cloud Financial, Inc. are affiliated companies. Cloud Investments, LLC does not offer tax planning or legal services, but may provide referrals to accounting, tax services or legal providers. They may also work with your attorney or independent tax or legal advisor.