Wisconsin's One-Stop-Shop For Retirement Planning

Buska Retirement Solutions, Inc. and Buska Wealth Management, LLC

A lot of people stick with the same financial advisor from the time they're young and in the asset accumulation phase to when they retire. But that may not be the best approach. Creating a secure, dependable income in retirement that will last years takes a different mindset and tools than when you're building wealth.

That's what makes Buska Retirement Solutions and Buska Wealth Management in Wausau so different. Their only business is retirement planning. They've been around since Suzanne Buska's grandfather started an insurance agency out of his basement in 1939. In 1992 she founded Buska Retirement Solutions, which has since expanded to include Buska Wealth Management and Legacy Tax Solutions. Today she runs the combined company with her son, Vice President Cole Bruner.

"People come to us after they have built their life savings over their career and now they are trying to put together a plan to meet their income needs" Cole says. "What we find is that the firm that helps the client build their assets isn't always the best one to put together the plan for the next phase of their lives. Certain financial advisors may continue using the same investment philosophy as when the client was accumulating assets, but there really is a fundamental shift that should occur when you make that transition from accumulation to producing income."

"There are different tools they should be using," he explains, "so if the adviser is focused on accumulation, they might just be inclined to make the portfolio a little more conservative but employ

Suzanne Buska & Cole Bruner

the same accumulation mindset into the retirement years. But sometimes that can cause problems, especially in light of the volatility we've seen recently in the market."

"We can do this!"

"We don't just invest the client's money. When they come in to see us they are looking to create a plan where they can retire," Suzanne says. "We run all the necessary data and show them how to handle each step of the way. At the end of the day we can show clients that we have created a plan where it is possible to retire, and we meet regularly to review the plan to make sure it's on track. The goal is that our clients walk out the door thinking, 'We can do this!.'"

"We encourage people to come in five to 10 years before they're thinking about retiring," she says. "We also meet with people who are already retired and are looking for a second opinion to make sure their investments are in the right place."

In addition to helping clients develop an income plan for their retirement, Buska Retirement Solutions helps clients get the most out of Social Security and Medicare, choose the right health care supplement insurance, maximize their pension fund if they have one, develop tax strategies and plan their legacies for the next generation.

"In our local area there are very few firms that we are aware of who can really do that," Cole says. "Here we can do all of that planning in one place, package it up so the client only has to come to one company to get all of those aspects of their planning. That simplifies things and can also make it less expensive for them. We have really tried to build a one-stop-shop for retirement planning."

In addition to helping their clients live well in retirement, Buska Retirement Solutions believes strongly in giving back to the local community. They've partnered with Gradient Financial Group's charitable foundation, Gradient Gives Back, to pay six months of mortgage payments annually for a local family that has fallen on hard times.

"We are really involved in helping people in need in our community," Cole says. "That goes beyond helping people retire but helping people who might need a hand up."

BUSKA Retirement Solutions, Inc.
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