

Is Your Financial House In Order?

Mount Everest Retirement Planning

Retirement Solutions Group (RSG) has a mission to provide individuals and families with innovative financial strategies and custom-tailored financial Plans for retirement. Their financial plans leverage a transparent strategic process designed to help clients achieve financial independence and financial security by addressing both short-term and long-term goals.

RSG co-owner and CEO Ryan Moore explains, "At RSG, we believe a holistic planning approach is the best way to plan for retirement. One hand should always know what the other hand is doing. When folks piecemeal the various retirement components, things can work counteractively versus cohesively".

RSG's holistic approach covers all aspects of retirement, not just traditional investment management. There are critical pieces to every retirement puzzle that need to be integrated as part of the Plan. Beyond investment management, this includes Social Security timing, Tax Planning, Legacy Planning and Insurance Management which covers Medicare Benefit options.

"As Fiduciaries, we always put our client's best interest first. We consider ourselves educators and our role includes empowering people to make intelligent financial decisions while providing guidance and counsel. We fully believe that people need to know what's going on with their money. Education is essential, we do not operate on blind faith,



Ryan Moore

"Failing to plan is planning to fail"
—Benjamin Franklin.

a fully informed client tends to have much more piece of mind."

In recent years, Mr. Moore was invited to participate in a book project by Shark Tank's Kevin Harrington in which 36 advisors each wrote a chapter in the book called "Retire like a Shark". Moore titled his chapter, "Mount Everest Retirement Planning" and when asked why, here was his response:

"There are two stages in our financial lives, the Accumulation stage and the

Distribution stage. When we are in growth mode and accumulating savings for retirement, that is like climbing the mountain. That phase in life takes hard work and discipline to reach the top of the mountain and determine you have enough to last you. The Income phase is when you come down the mountain in retirement. This phase involves a whole new set of challenges with the biggest focus being not running out of money."

"The analogy is that it's a statistical fact that more people die coming down Mount Everest then going up the mountain. The number one fear of retirees today is outliving the resources needed for a comfortable retirement. Our job at RSG is to help people come down the mountain safely and comfortably."

Moore goes on to say, "not all advisors are created equal. Some specialize more in the Accumulation phase in life but may not be the best representation for the Distribution phase as folks enter into retirement. Part of retiring comfortably is having a Plan. It's good to have stuff, much better to have stuff with a Plan. We specialize in building custom tailored plans that incorporate all the many moving parts of a retiree. This retirement roadmap is fluid and updated periodically to gauge objectives and outcomes. Building a proper plan for retirement is paramount and not what most advisory groups specialize in."



Retirement Solutions Group

Trusted Guidance

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