

## Retirement Income Sources

There are three major sources of retirement income for most workers and each possesses its own problems. These sources are;

- ❖ Social Security
- ❖ Qualified Retirement Plans
- ❖ Individual Private Savings

Nationally, Social Security payments make up about 40% of the total income of people ages 65 and older. Further, about two-thirds of those people receive at least half of their total retirement income from Social Security!

Qualified retirement plans have their own problems. Many Americans saw their 401(k) balances tumble during the steep market decline of the last decade.

The third source of retirement income is private savings. However, for nearly two decades, the total personal savings rate of U.S. households has been falling. Measured as a percent of gross domestic product, the personal savings rate was approximately 6% to 7% in 1980. By 2002, this number had fallen to 2% to 3%.

The 2014 National Institute on Retirement Security Roadmap states;

- 84% of Americans are concerned about their ability to achieve a secure retirement.
- Three-quarters of Americans believe that stock market volatility makes it impossible to predict how much money they will have in their nest egg when they retire.
- Only 11% of Americans expect retirement to include leisure, recreation, travel and restaurants.



**Protect Assets,  
Grow Wealth,  
Live Well.**

**MEDWealth  
Advisors™**

Turtle Creek Financial Group is certified by the Texas State Board of Public Accountancy as Continuing Professional Education (CPE) Sponsor ID# 010247.

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## Safe Money Strategies

**Economic Reality  
&  
Your Personal Economy**

**Retirement Planning Services**



## **Protect Assets, Grow Wealth, Live Well.**

It should be evident that the philosophy of Turtle Creek Financial Group is simple yet profound. It is obvious to those who consider it, however it is rarely executed.

At Turtle Creek, we believe the first two of these objectives should never be separated, for in congruence, they yield the third.

Our philosophy is simple; it is rare. Any alternative is simply unacceptable.

We encourage you to welcome our philosophy as your own; *Protect Assets, Grow Wealth, Live Well.*

### **Protect Assets**

Asset protection planning is a vital component of a sound Personal Economic and Retirement Planning strategy.

We believe risk should be viewed from a holistic perspective and categorized into the following key areas;

- Market Risk
- Inflation Risk
- Taxation Risk
- Asset Management Risk
- Liquidity Risk
- Creditor Risk or Legal Liability
- Disability Interruption
- Long Term Care Expense Funding
- Premature and Ultimate Death
- Longevity Risk

## **Economic Reality & Your Personal Economy**

### **“EcoRe” Reveals**

- The facts behind 401(k) plans and why they will not be sufficient for most people to retire.
- The truth about Mutual Funds; advertised performance vs. investor actual results – *and never intended as retirement assets.*
- How to increase future retirement cash flow by 20% to 40% *with no additional out of pocket cost, while reducing overall risk, by strategically coordinating assets.*
- The Algorithmic formula used by the developers of the Atomic Bomb and how it applies to your personal economy and retirement success.
- The only reliable method to “Inflation Proof” your retirement.
- How to reduce Income Tax liability during retirement years and how to potentially protect your Social Security from Income Taxation.
- Gain access to a concise, verifiable Economic Modeling Tool – PRIMA® *Personal Retirement Income Modeling Analysis*, designed to measure the most probable outcomes of various financial strategies.

## **Grow Wealth**

Our approach to Wealth Management for retirement savings addresses the following key concerns:

- Protecting savings from Market Risk.
- Reducing or eliminating the impact of confiscatory taxation.
- Maximizing and locking in real gains.
- Providing retirement income one cannot outlive, without giving up control of assets.
- Minimizing asset management fees.
- Reducing required active asset management decisions during retirement years.
- Providing alternatives to prevent Long Term Care Expenses from exhausting savings.
- Leaving the desired legacy.

We believe in planning around our clients’ goals and life cycles while protecting their assets from market cycles. We coordinate traditional and state of the art strategies and financial vehicles for our clients. These unique strategies have been attested to by the Wharton School of Business and recognized by the U.S. Patent office.

### **Live Well**

At Turtle Creek Financial Group our strategies are designed to allow our clients to enjoy the fruits of their efforts with the peace of mind that their futures are assured and they are in control.