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Retirement Planning Process & Techniques

Six Step Process for Managing Retirement Income

The retirement plan's projections and assumptions should be reevaluated on a regular basis. It is prudent to realize that without appropriate adjustments, the risk of underperformance or even failure of your plan can increase significantly.

Step Six: Maintaining, Monitoring and Updating the Plan

As a general rule, retirement income plans should be reviewed at least annually. A retiree's circumstances and risk tolerance may change over time. A portfolio review not only gives the opportunity to look at the investments and performance, but it's a chance for the advisor to learn about any lifestyle, health or income need changes in the retiree's life. Income sources and portfolio assets need to be reviewed and rebalanced as necessary. Newer retirement products and up to date income management approaches should be introduced and discussed. The on-going relationship with your advisor should be one of open communication. A strong working relationship with the service team at the advisory firm is useful for the regular maintenance of the accounts and service work that may need to be done at any given time.

Multop Financial is proud to have served the retirement planning needs of our clients since 1976. Our pledge is to work closely with you, while staying focused, striving to guide your portfolio through the most challenging markets and to be involved with the events that shape your life.

If you are open-minded to hearing how we can help you, please call for a complimentary consultation. (888) 671-7891 or visit us at www.multop.com, and ask a question.