



Who We Help

We know you would not go to a dentist to repair a broken leg. We work in the retirement "red zone" with those who are nearing retirement, thinking about retirement or in retirement. Our practice is specialized in the tax efficient de-accumulation stage also known as retirement.

What We Do:

We provide an educational and informational series of meetings to explain and show with the latest research the issues which work for and against a successful retirement. We take you through our "Red Light on the Dashboard" process which is a journey of discovery to see what needs to be understood and if necessary, applied in your circumstances. We know that people have different ways of approaching matters. What is important is whether information is valid and whether new ways of understanding are necessary to solve problems.

Our Internet presence provides insight and information. Our podcast, videocast, and radio provide an opportunity to do a drill down in areas of interest on matters that everyone in the "red zone" must deal with.

Podcast: <https://tinyurl.com/3yidmberfm>

Videocast: <https://tinyurl.com/yckmsjnp>

Radio Podcast: <https://tinyurl.com/1mmcha7>

We are fee only fiduciary advisors. We put your interests before ours and resolve all conflicts of interest in your favor.

We work with single individuals, couples, business, and professionals. Another specialty in working with widows and divorcees. Both have unique problems that need to be solved.

Key Offerings

To sum up:

As an independent income planner, I provide objective, fiduciary-compliant advice so you can make informed decisions in your best interest. My "Red Light on the Dashboard" process is far more powerful than the traditional "second opinion."

If you're interested in learning more about securing the cash flow, you'll need to live a retirement you'll love, email me at freds@money mattersusa.guru.

What's Included

Longevity planning is related to health and happiness.

- ✓ Cash flow planning and budget modeling
- ✓ Income planning to leverage your retirement income sources based on their tax location, to maximize retirement portfolio assets
- ✓ Stress testing by scenario, Monte Carlo simulation of income and investment alternatives, tax modeling using high-quality risk mitigation software
- ✓ Social Security analysis to provide alternate claiming strategies
- ✓ Strategic tax planning to pay taxes at the lowest effective marginal rate
- ✓ Determine each persons' "risk premium" and Behavioral analysis related to investing and risk tolerance, risk capacity, and risk composure.

Contact Us

MoneyMattersUSA, Advisory LLC
1-800-593-8188 or 908-791-3831

On the Web:

<https://money mattersusa.net>

Blog:
retirementincomeconnection.com

Our Purpose

“Red Light on the Dashboard” process will create a custom blueprint to fit each unique person. No two plans are alike. Some of the tools used include: Social Security claiming strategies, pensions, IRAs, 401ks, Roth’, insurance, and other assets including brokerage accounts to meet retirement goals in the most tax-efficient manner possible.

While no two results will be the same, pre and post retirees have similar issues they want to solve.



Retirement Red Zone

Red Light on the Dashboard

While Americans are living longer, many are unprepared financially for an extended retirement or for the expenses that arise with longer lifespans. My income planning practice specializes in a process called “Red Light on the Dashboard,” which measures longevity as a baseline of retirement income duration.

We Help You Create and Live Your Retirement Dream™



MoneyMattersUSA
