

# Purpose-Driven Retirement Planning

*Senior Wealth Management, Inc.*



*Caption*

Most advisors traditionally use a clients' time horizon and other factors to create a portfolio that guides all investment recommendations into one asset allocation model. McCray contends they should be dividing monies into separate categories to accomplish different purposes. For example he explains, "If a client has a portion set aside as their 'last to touch' money or money that will be left to heirs, we like to take advantage of the 'perks' of a Roth IRA account: tax-free growth for the rest of their lives and their spouse's life if married. Also, Roth money can be left tax-free to heirs. Roth IRA's would be invested completely different than regular

IRAs that are typically being used to supplement pension or social security income and subject to required minimum distributions at age 70 ½."

"With a servant's heart," says McCray, "we guide our clients from careers through proper retirement planning decisions – as well as legacy planning when appropriate – while treating them as we would our own parent or sibling. Clients become a part of our family. The growth of our company is a reflection of that outstanding client experience."

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