RETIREMENT
MADE EASY
TONY WALKER

Introduction

Retirement. The concept was coined with the creation of our nation's Social Security system in 1935. Anxious to provide a way out for older workers to make way for younger workers, the Government proposed that age 65 would be a good time to "call it quits" and retire – that is, stop working, sit home and receive a government issued paycheck. Of course, in 1935, none of the politicians involved in the creation of Social Security ever dreamed so many people would live so long, since back in 1935, the average life expectancy was around 62 years of age. Fast forward to 1978, the same year my Granddad retired with his pension from Bell South, our friends in Washington created another financial mousetrap, this one to quickly benefit the folks on Wall Street, something we call today, the 401(k). Seeing as though 10,000 Baby Boomers are turning 65 each day in the United States, retirement and all the planning around it is big business for sure.

This is why, for more than 36 years, Tony Walker has been on a mission to help Savers who are retired or nearing retirement, worry less about money by explaining options for retirement and how best Savers can use and enjoy their money before it's too late. Long before most advisors thought about "retirement planning", Tony's focus on how best to illustrate a retirement planning process, something he began twenty years ago, is based on the findings that Savers are much more interested in the return OF their money than the return ON their money. Unlike Investors and Speculators who are fine with putting their money at risk, Savers are not. For sure, Savers will sometimes be willing to leave some of their money at risk, but not if it means creating sleepless nights. This is why Tony created The WorryFree Retirement® Process, a proprietary 5-Step process which includes some of the best income software there is. It's a process that includes both annuities and investments and ways to have them both work hand-in-hand to help the Saver use and enjoy their money, without the fear of running out. Today, Tony Walker Financial has helped over 2500 clients use, enjoy and protect their retirement savings. This booklet is written for the Saver. Its purpose is to share with you our philosophy on money and how best the Saver can be worry-free about it.

Preface

Three very important events occurred in 1978. First, I graduated from high school. Second, my Granddad retired after 43 years of working for the same company. Third, the government passed into law the Revenue Act of 1978, today known to millions of Americans as the 401(k). While we all can agree that my graduation from high school has nothing to do with your retirement, those other two events certainly do.

You see, in 1978, in exchange for all those many years of workforce loyalty, Granddad's employer provided him a guaranteed retirement income he could never outlive. His employer called it a pension, but Granddad always called it Mailbox Money®. On the other hand, because of the introduction of the 401(k) in 1978, Americans are discovering that their retirement picture is missing something – Mailbox Money®.

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While the 401(k) is a wonderful savings tool, I've discovered it to be a lousy "planning" tool. That's because by its very nature, the investments within it and the taxes surrounding it are unpredictable at best. Not only does the 401(k) tie up your money prior to normal retirement years, but Wall Street makes out like bandits each year by taking fees from your account. Worse than that is the idea that Uncle Sam is licking his chops waiting for his "fair share" of the taxes you are going to owe on all that money when you go to take it out. I call this hidden tax buried deep inside your 401(k) the Tax Tumor®. And given the uncertainty of our economy and the mounting debt this country is piling up, is it any wonder why I'm so concerned about the amount of taxes you will eventually owe on your money.

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Say Goodbye to Granddad's Retirement

Divorce is commonplace today, but in 1970, when my parents divorced, it was a rarity. So, here I am, a snotty-nose, ten-year-old kid growing up in Lexington, Kentucky with my father somewhat out of the picture. To say the least, like any young lad, I needed a father figure. Lucky for me, my Granddad and his wife Hazel were just minutes away living in a sleepy little community by the name of Troy.

As a youngster and even up into my college years, I chose to spend a lot of my time in Troy. Troy was a quaint, no-frills community. Granddad, along with his loving wife, Hazel, and son, Eddie, lived a very basic life. Their house was modest and comfortable, serving their needs for the remaining years of their lives. In Granddad's day, there was never a mention or thought to "downsizing" one's home. You never-ever discussed moving after you retired. And since Granddad could fix anything, he never spent money on hired help. New cars? In those days, you drove them till the wheels fell off. Gadgets and gizmos? Not in that era. There was no expensive cable TV, no internet, no cell phones – just a land-line and the high cost of long distance. Speaking of the cost of long-distance on your phone, as a former employee of the phone company, Granddad enjoyed free long distance service. And last but not least, the other expense Granddad didn't worry about was health insurance, because that too was provided free of charge by Bell South.

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In summary, Granddad's monthly expenses in retirement were very low, very fixed, and very predictable. Growing up in the Depression taught him to keep it simple and spend less than he made. And of course, Granddad would never use a credit card, seldom traveled, and hardly ever went out to eat (except of course for his weekly spree at Long John Silver's, digging into a $3.00 plate of fish and chips.) All of this "predictability" for Granddad allowed him to remain worry-free throughout retirement.

And the real irony to Granddad's retirement (especially since I am an advisor specializing in assisting people making decisions about retirement) is that he never needed the help of a financial advisor because he didn't need one. Like most Savers back then, Granddad had his Mailbox Money® from his Pension, dependable Social Security, low cost of living, paid for health insurance and a low-key lifestyle that consisted of eating at home and doing very little travel.

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The Dawn of the 401(K) Plan

So what happened to all those guaranteed, lifetime pension plans – Mailbox Money® as my Granddad called it. Why have most employers done away with them? The table below reveals the exodus of employers moving away from providing expensive pensions – the source of my Granddad's Mailbox Money® – and shifting toward the "non-guaranteed" retirement plan known as the 401(k). Pensions are very expensive and costly for employers to manage. It's a whole lot easier and less costly for employers to set up a 401(k) plan and let the employee handle his or her own retirement. The result of this decision by employers to move away from pensions and more towards the risky 401(k) plan invited Wall Street to the party. As the number of pension plans decreased, the number of 401(k) plans increased and so too the

Dawn of the 401(k) Plan

Year	Number of Pensions	Number of Defined Contribution Plans (401k, etc.)	Amount Invested in Mutual Funds
1980	148,096	10	Approx. 134 Billion
1990	113,062	97,614	Approx. 1 Trillion
2000	48,773	348,053	Approx. 7 Trillion
2007	48,982	490,917	Approx. 12 Trillion
2013	44,163	636,991	Approx. 15.2 Trillion

SOURCES: Private Pension Plan Bulletin Historical Tables and Graphs. US Department of Labor, Employee Benefits Security Administration. Sept. 2015
2009 Investment Company Fact Book 49th Edition. By The Investment Company Institute. Copyright 2009.
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tremendous amount of money that began to flow into Wall Street. As a result, the growth of the mutual fund industry skyrocketed. It reveals a disturbing trend – Savers being forced to leave a world of guarantees and into a world of risk and uncertainty. Moral to this story: unlike Granddad, who retired with his predictable, guaranteed Mailbox Money® for life, today's hard-working Saver is faced with the daunting task of trying NOT to run out of money in retirement. That's because the 401(k), which Wall Street has convinced them is the Holy Grail of retirement, is in many cases really nothing more than a basket of risky investments with no guarantees whatsoever.

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Who Came Up with the 401(K) Plan?

Around 1980, the concept of the 401(k) picked up steam when benefits expert, Ted Benna, referenced this Section 401(k) while trying to find more tax-efficient retirement savings strategies for his clients – large companies with many employees. Benna's concept was simple: create a savings plan which allowed employees to put "pre-tax" money into a retirement plan and provide the employer an easy opportunity to "match" the employee's contribution with more money. Mr. Benna's pitch to a prospective client was rejected, but much to his surprise, his own company decided to roll the plan out to their own employees at The Johnson Company.

Shortly thereafter, when the idea hit the streets, the IRS assisted in the acceptance of the 401(k) by allowing employees to utilize payroll deduction to fund their 401(k) plans. By the mid-1980's, with pension plans beginning to gradually disappear, nearly 50% of the large companies in the United States were offering 401(k) plans or at least considering the option (according to the Employee Benefits Research Institute). The dawn of the 401(k) plan meant Defined Benefit Plans – the kind my Granddad and his generation had enjoyed – were beginning to near the end as they slowly began to be replaced by the 401(k).

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Retirement Planning Specialist vs. Money Managers

The Financial World and Wall Street have done a great job of leading the Saver to believe they must put money at risk in the stock market until such time as the 401K grows to a 'magic number' for retirement. Very rarely will a Money Manager ever suggest you use or enjoy some of that hard-earned money. Why? Because the more you spend and enjoy, the less they have opportunity to charge fees on it. The message from the Financial World, anxious to gain control over your money, is constantly that of "Save, Save, Save." The problem with this mantra is that there is never a plan in place that allows you to "Spend, Spend, Spend", which is the whole point of retiring - to spend the money you've worked so hard to save, right?

"The job of a Money Manager is to grow your money - at all costs. The job of a Retirement Planning Specialist is to help you use and enjoy your money at the least amount of costs."

- Tony

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In addition to the “Save, Save, Save” message, there is also little regard to the fact that as people age, they tend to need less and less money. I saw this play out in the life of my Granddad and I see this play out with the many clients that progress in what I call the 2nd-Half of life. To help illustrate this need for less and less money as we grow older, I’ve created a chart I call the 3-Halves of Life®. See page 8. Notice that the need for more and more “savings” decreases as we grow older. This is why I encourage my clients to use and enjoy more of their money during Halftime instead of waiting to spend it later. The reason the financial world doesn’t want you spending your money is because that means you’ll be taking it from them. Good for you, not so good for them. More money in your pocket, less in theirs...get the point?

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Flipping the Switch from Saving to Spending

> **“One of the most frequent concerns I hear from Savers is the uncertainty of giving up the paycheck and flipping the switch to retirement.”**
>
> **- Tony**

The transition from Saving to Spending is no laughing matter. For thirty or forty years, you've received a regular paycheck from your employer. You know what bills you have; you've already withheld Uncle Sam's cut of your paycheck and put away savings into your 401k. What's left over, you spend. But things change when you enter retirement. In retirement, you'll be the one cutting these checks from your own retirement savings. How much should you be taking? When will it run out? What if the market is down?

Wall Street loves to play on the fear of that transition from saving to spending. The longer you work and contribute to your 401(k) and wait to use and enjoy any of that retirement savings, the more they make. This is the reason to work with a Retirement Planning Specialist.

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The Secret Sauce of a Written GamePlan

A retirement 'plan' based around a certain financial product is not a plan at all. Whether it's the new hot annuity product, growth mutual funds or any speculative 'strike-it-rich' investment, unless you have a written GamePlan for how to use this money – you're really only playing a game of chance.

Having personally met with over 15,000 Savers and overseen the creation of nearly 5,000 unique GamePlans is an achievement in itself, but what I think sets Tony Walker Financial and The WorryFree Retirement® apart from any other advisor is our proprietary income software. We take into account the sources of income and Social Security you're planning on prior to any distributions from investments, then lay out the recommendations and products to show you in an easy-to-understand model. Get this... we even give this "free" written GamePlan to you to take home and study BEFORE you've ever committed to becoming a client.

Too often, we encounter Savers that are led into an investment without sufficient knowledge of how it works or how it applies to their situation. That's why we do our best to educate Savers on how we're planning to accomplish their goals and vision for retirement with our process. Most importantly, we make sure Savers are comfortable before ever investing money in our process.

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The WorryFree Retirement® 5-Step Process

> **“Retirement planning is a process, not a product.”**
>
> **- Tony**

1. Clarify Your Vision

Before beginning any journey, it’s best to know where you’re going and what to expect along the way. Our first step of the process is unique because it’s all about you and your vision of retirement. Together, we’ll clarify where you want to go, help identify your personal strengths and opportunities, and consider potential dangers that may threaten your financial journey. A personalized written outline summarizing your unique vision will be provided to you for review at no cost or obligation.

2. Assess Your Situation

A trusted doctor would never give medical advice without first looking you over. When it comes to your specific financial diagnosis, neither will we! Our assessment will help you organize your finances so that any potential issues or concerns can be addressed and corrected. A brief written assessment of any findings and recommendations will be provided to you at no cost.

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3. Create a GamePlan

The WorryFree Retirement® is based on commitment and trust. In order to work together, we must create, confirm and commit to a GamePlan. We will never pressure you to buy anything from us, nor will we ever suggest you move forward with our recommendations unless you completely understand them.

4. Implement Your GamePlan

Reaching any goal requires action. With implementation of your personal GamePlan, you will have a safe, easy to follow path toward reaching your retirement goals. This written GamePlan will be self-contained in a highly organized binder that clearly communicates your hopes and dreams. The Gameplan is yours to keep.

5. Monitor Your Progress

There's only one guarantee in life: nothing stays the same! Because change is inevitable, we provide one-on-one consultation with you at no cost, whenever you need it. When you've got a question, we'll be here for you. That's what trust and commitment is all about. The WorryFree Retirement® Process anticipates change and values the idea of monitoring your progress along the way. Our time together also gives us a chance to explore new ideas and possibilities as well.

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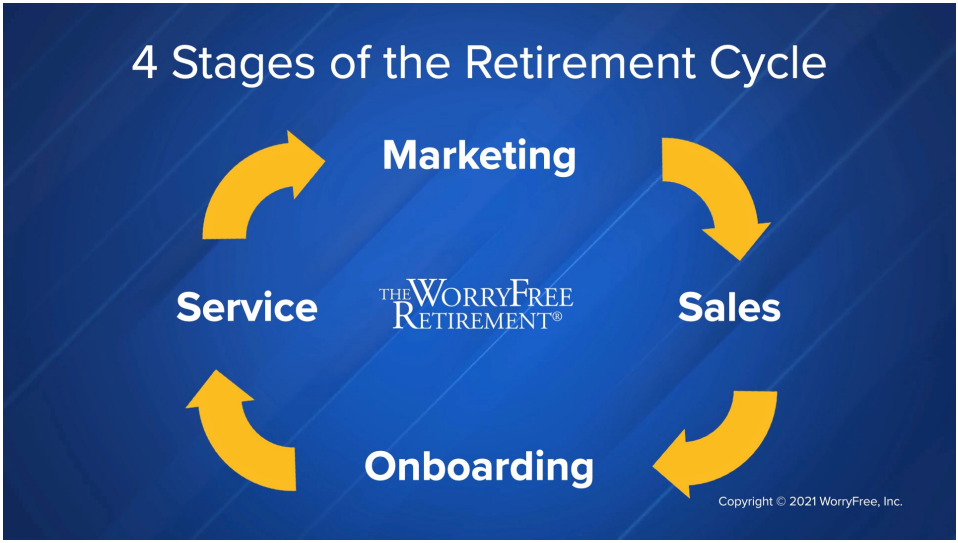
Why are so Many Advisors Talking About Retirement?

It is estimated that over the next two decades, 10,000 Americans will turn age 65 each day. With all these Baby Boomers hitting retirement, is it any wonder that you're hearing more and more about retirement planning? It seems that everyone is now a retirement expert. Whether it's online articles, financial pundits or the infamous free dinner seminar mailings you keep receiving from advisors "hungry" to get access to your retirement funds, you are now on the radar of LOTS of folks expecting you to blindly turn your 401(k) over to them.

As the old saying goes, ***"There's money in them there hills"*** ... and you just happen to be the one that's got it.



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4 Stages of the Retirement 'Sales Cycle'

Marketing is someone taking time to provide a message to the consumer who might be interested in that person or a company's services. Tony Walker Financial is solely owned by Tony Walker. We spend our money producing our educational materials like this booklet. We employ two full-time staff to produce our weekly TV and radio shows. We acquire and pay for the airtime and marketing that you see. So really, nothing transactional is happening here... we spend our money so you can learn more about our services. Over the past 36 years, I've dabbled in almost every form of marketing in this business, but one thing I always weave throughout my message is education.

Let's pick on one of the oldest marketing concepts of the financial world – The Free Steak Dinner. I used to host such marketing dinners. The goal of the free dinner seminar is to entice you to join an advisor for an evening of discussing their services over a free steak dinner. The hope, feed you a fifty-dollar steak; in return, you move your 401(k) to them. Unfortunately, many Savers I meet who have attended such events, later regret it... I call it the free-steak mistake.

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"Nothing happens until someone sells something..."
-Zig Ziglar

Sales - In the Financial World, there are a lot of great salespeople selling a lot of different products. Sales - and salespeople - get a bad rap, but sales is not necessarily a negative. At Tony Walker Financial, we have four full-time Fiduciaries. However, none of us are paid directly by, nor focus on commissions. While Tony Walker Financial does earn commissions on the sale of various insurance products, all commissions are paid to Tony Walker Financial and used to pay the salaries of all staff. Fiduciaries at Tony Walker Financial work on a salary, meaning we are not enticed to sell something merely to make a commission on it.

Onboarding is the third stage of the retirement cycle. Onboarding is the process clients go through when making the buying decision to set up an account with the salesperson. In our business, this often requires lots of paperwork, phone calls, follow up, etc.

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After a client is “Onboarded” to a financial firm, that’s where the process usually stops, because what happens next is the hard part - servicing the sale. Now, folks, I’ve been doing retirement planning a long, long time. To most advisors, retirement planning is a very new field. Most advisors have very little experience in this area. Me? I’ve personally overseen nearly 5,000 GamePlans. What I’ve discovered is this - retirement is not a one-shot deal. Any advisor can take you through phases 1-3, yet there’s nothing required by law that requires an advisor to service what they sell. Nothing! Service is where you separate the Money Managers and Annuity Peddlers from the Retirement Planning Specialists. At Tony Walker Financial, we’re strategically staffed for service. With a 4 to 1 Service Specialist to Fiduciary ratio, you are assured of receiving service long after the sale.

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The WorryFree Split-IRA® Concept

The proper way for Savers to invest money is through a balanced approach we created called The WorryFree Split-IRA® Concept. This concept, which has investments through our current custodian, Charles Schwab on the front end, and annuities providing stability and Mailbox Money® on the back end, allows Savers the ability to invest some or all of their money with Schwab (investments that contain risk) and/or some of their money with insurance companies offering fixed annuities (assets that provide protection of principal and guaranteed lifetime income).

The Charles Schwab bucket contains the option for you to select from portfolios managed by Tony Walker Financial. While your money is in the hands of Schwab, you have the peace of mind of knowing that you have local fiduciaries available to make all of your decisions for you and a team of local service experts who are here to assist you with the planning aspects that involve this bucket. No more 1-800 out-of-state big-boy firms treating you like a number and only willing to work with those who have millions of dollars to invest. Our current minimum account size to open a Schwab account is only $5,000. As well, you can choose your own level of risk, with five different portfolios to choose from.

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And best of all, with most money managers charging 1.25% - 2% a year, our fees to manage your money with Charles Schwab are currently at the competitive rate of .8% per year (.2% per quarter). For instance, let's say you invest $200,000 with us and those funds are placed with Charles Schwab. Your total fees would be $400 a quarter. That's it.

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What is Mailbox Money® and who Determines how much you Receive?

Mailbox Money® relies on the contractual guarantees of annuities, issued by insurance companies - it does not rely on chance. The folks who work for the insurance companies who calculate the amount of money you receive are called Actuaries. Actuaries are not the high-rollers on Wall Street nor the three-piece-suit folks at the bank. No, these are simply mathematicians and statisticians trained in the management of risk and the creation of a strong, predictable return of your money. The reason actuaries are employed by insurance companies is due to the fact that insurance companies are the only institutions with the ability to produce Mailbox Money®. Actuaries immerse themselves in the science of knowing how long people are likely to live, what investment returns can be safely assumed, what expenses will likely be incurred over time by institutions making these promises, and how to make sure that their clients don't run out of money. In most cases, Mailbox Money® begins after a certain period of time and is determined by factors such as the interest rate earned on investments, and the life expectancy (their fancy way of saying when they think you're going to croak) of the person who is to receive the Mailbox Money®.

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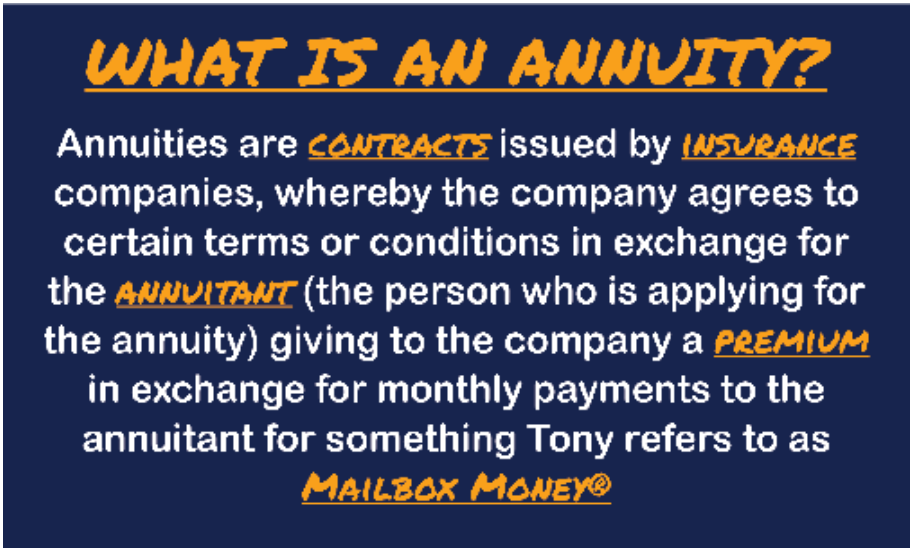
For well over one hundred years, in fact ever since veterans of the Civil War began to receive pensions, Americans have relied on annuities to provide Mailbox Money®. So, the next time you hear someone from Wall Street telling you how much they hate annuities, ask them to sign over their pension and Social Security checks to you, because pensions and Social Security are technically just that – Annuities.



For more information, let me suggest you read both booklets, Annuities Made Easy and Mailbox Money® found on our website.

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How Does the 'Financial World' Get Paid?

While the financial world is really good at hiding their fees and commissions, it's actually all pretty simple: an advisor (or the financial institution that holds onto your money) gets paid in one of two ways: either through commissions on the sale of financial products or fees… that's it. We at Tony Walker Financial do both. In terms of which products pay us a commission and which ones a fee, might I suggest you request a copy of our firm's ADV Part II. In it, you'll see full disclosure of how we get paid and any possible conflicts of interest that might exist when considering a financial advisor. In the meantime, this example below uses all the same variables to help you better understand the "lost opportunity costs" associated with fees and commissions. Again, this all depends on the products, how long you hold onto them, surrender charges, etc.

How the Financial World Gets Paid

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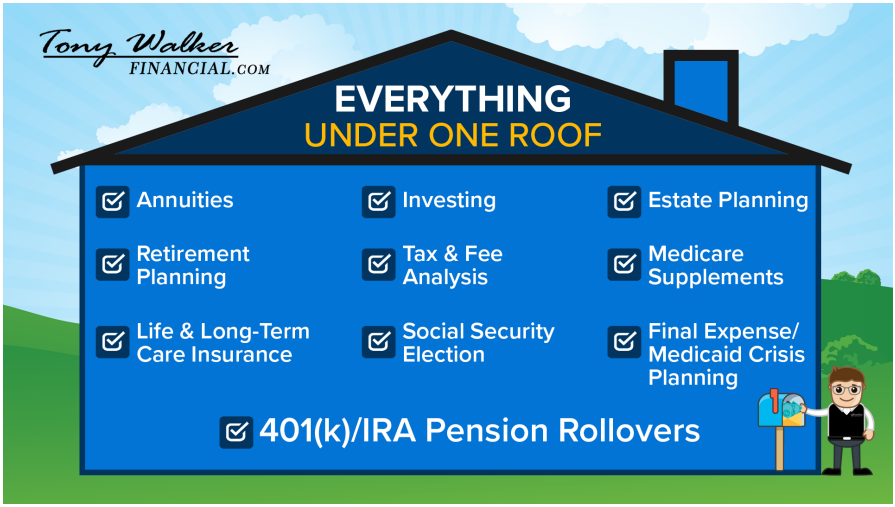
The Key to Enjoying your Money in Retirement

"The One Roof Philosophy!"

There's an old saying: "don't put all your eggs in one basket." Meaning, don't put all your money into one investment because if you drop the egg, and that's the only egg you've got, you're out of eggs. Yet, as I like to say: "don't put all your eggs in one basket, but be sure to keep them all under one roof." That's because in meeting with over 15,000 Savers, I've realized that as people move further into retirement, or the 2nd-Half of life, the goal is to simplify things; to get more organized. That's difficult to do when you have eggs spread out in many different places. In fact, one of the reasons we are successful in working with so many Savers is our process gets them more organized. When something happens to them or their spouse, everyone knows where everything is and the remaining spouse (or kids for that matter) don't have to worry about what to do next. Being organized and having everything "under one roof" makes all the difference in the world when it comes to not only using and enjoying your money while you are able, but also for those you will leave behind who wish to continue to do the same.



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Conclusion

Retirement isn't a one-shot deal. It's more than just rolling over your 401(k) to the first advisor you meet. The days of retiring like my Granddad, with no worries and no need for a retirement GamePlan, are gone. Today, you will need a trained Retirement Planning Specialist, someone who has the know-how and the staff to be there for the long-haul. You will want in your corner an advisor who truly cares more about you and your family than they do your money. You will want to consider not putting all of your eggs in one basket, but certainly putting all of your eggs under one roof. My suggestion: don't rush into the decision of where to invest your money and in whom you are going to trust with it. Look for a Retirement Planning Specialist that's able to help you clarify your vision, assess your situation, assist you in creating and implementing a GamePlan with a staff built out to monitor your progress. This isn't 1935 with life expectancies of less than age 65. Today, people are living longer than ever before; some are retired for 30 or 40 years... entering into a relationship with your Retirement Planning Specialist is typically the third longest commitment in your life behind your career and your spouse – make sure you're comfortable with that decision! Let us know how we can help you.

NOTES

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ABOUT THE AUTHOR

Growing up as a lower middle class kid of divorced parents, Tony Walker had little knowledge or hope of learning about money and how best to manage it. Yet, his unique life experiences, 36 years in the field of finance, and meeting in person with over 15,000 Savers, formed a unique perspective about money and ways others can better use and enjoy it while they still can. A fiduciary, six-time author and host of his own television show, The WorryFree Retirement®, Tony is happily married to his high-school sweetheart Susan. Together, they enjoy their three children, two grandchildren and a 90-pound Black Russian Terrier named Stella.

Tony Walker
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