



Retirement Income Strategies (1/10/08)

All too many times I have heard a retirement investor state, “my goal is to get my account to X amount of dollars, then I want to move it to conservative investments where it will be safe”. While this may seem like a prudent strategy to some, it is wrought with misconceptions about the best way to manage a retirement account.

Indeed, your portfolio allocation may need to become more conservative in retirement. But, the transition should be gradual rather than one big step. In fact, an optimal strategy, depending on an investor’s individual situation, may take place over several years. This approach would mitigate the risk of a significant market downturn devastating a portfolio that is too aggressive for an investor’s age. It would also maintain a growth component in the portfolio longer into retirement so that purchasing power continues to grow versus potentially losing ground to inflation.

We have put this strategy into practice at Mainstay Capital Management in a proprietary retirement planning process (U.S. Provisional Patent Application 60/985,662). Recognizing that there are accumulation, distribution, and capital preservation stages of retirement investing, and utilizing proprietary portfolio strategies with *real world* track records, our goal is to provide a more precise and predictable outcome for retirement investors.

If monitoring, managing, and worrying about your hard earned retirement savings has you spending too many restless nights, or if you are unhappy with your current investment advisor, it may be time to consider the services of my wealth management firm, Mainstay Capital Management. For a reasonable fee, my team of investment professionals and I will monitor your retirement plan and portfolio, handling all of the day-to-day asset allocation and investment decisions to keep your portfolio on track to achieve your financial goals.