**Fiduciary**
Finding a trusted advisor is one of the most important elements of planning your retirement. Providing you with a fiduciary level of service means I am legally bound to always do the right thing for you and your family by only offering solutions that serve your best interest. My commitment to you as a fiduciary is supported by:

**Transparency**
My commitment to transparency ensures each step of our work together is recorded and that every document and report are easily accessible to you. Not only does this allow us to track the evolution of your plan and make any necessary adjustments to it along the way, but you can always see I am acting in your best interest.

**Technology**
We think that the challenges you face in retirement today are more complex than those faced by any other generation, but the right technology can help make managing and organizing your retirement an easier process. My office utilizes a powerful technology platform and more than 16 proprietary software reports to ensure you have the necessary tools and insight to make the decision that’s appropriate for you and your retirement.

It wasn’t so long ago that retirement meant a pension and a gold watch, but today’s world looks much different than it has for generations past.

From increased market volatility and historically low interest rates to the loss of pensions and the rising cost of health care, the burden of retirement falls more heavily on the shoulders of individual Americans than it ever has before.

But you don’t have to carry it alone.

With fiduciary help, transparency, and advanced technology, you can craft a plan uniquely suited to help you survive and thrive in this new generation of retirement.

**NEW GENERATION CHALLENGES**
In the past, we believe that there was a reasonable trade-off between the decision to either take on the uncertainty of the market or invest in the reliability of safer options. Unfortunately, this is no longer the case – navigating today’s financial landscape often requires greater risk and less clarity. It is more difficult to decide how much of your money should be in a potentially volatile marketplace and how much should be locked into low fixed rates.

In short, it seems easier to make a mistake – and you have less time to recover from a risky choice.

You’ve worked and earned money your whole life, but that income comes to an end the day you retire. That’s the day you need to have a plan in place that will help you leverage your saved assets to produce enough income to replace your old paycheck.

New Generation Retirement Planning is designed to help you do just that.

**BALANCING RISK TO FIND REWARD**
The first step of New Generation Retirement Planning helps you understand where your assets are currently invested and the amount of risk to which they are exposed. You want your assets secure enough to generate a steady stream of income on the first day of your retirement, but still maintain enough market involvement and growth potential to generate future income.

Ultimately, how you organize your assets and balance their exposure to risk can have a significant impact on your retirement lifestyle. My office uses a proprietary software report called “Color of Money Risk Analysis” to help you understand how you feel about potential gains and losses in retirement so you can appropriately allocate your assets.
INCOME OPTIMIZATION

The next step of New Generation Retirement Planning calculates scenarios that illustrate when and how you should file for Social Security in order to help you maximize your lifetime benefit. Your Social Security benefit is the foundation of your retirement income plan, and once it is firmly in place, we look at the rest of your assets to ensure they align with your retirement goals.

THE SERVICE YOU DESERVE

Finally, New Generation Retirement Planning is founded on the belief that technology is an important aspect of the service you deserve. When you partner with me, you receive access to the Generational Vault – a secure online portal that allows you to easily organize, manage, and access your financial life.

Your Generational Vault provides you with:

• Secure online account information and document storage
• Daily account updates
• Account tracking and alerts
• Advanced reports and analysis
• Retirement education

Plus, the Generational Vault keeps a running record of our work together, so you’ll always know where to look if you want to review a decision or check on the progress of your plan.

No matter what you want your retirement to look like, the New Generation Retirement Plan will provide you with the tools, strategies, and technology you need to craft a steady retirement in a changing world.

Gradient Financial Group, LLC and its family of companies is not affiliated with or endorsed by the Social Security Administration or any other government agency.