

How Can a Retirement Planner or Advisor Help Me Build a Retirement Plan?

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<http://retirement-wisdom.com/>

A qualified retirement planner or advisor goes beyond simple financial planning while helping you build a healthy retirement plan. More than investment advice, a retirement planner matches your “picture” of retirement with plans and accounts that will grow every dollar you invest in your retirement.

A retirement planner understands that the resources you have such as pensions, social security, home equity, etc. are all pieces of a puzzle that must be put together to deliver reliable monthly paychecks to you once you are retired.

Bruce Ellner of California Pensions is a retirement planning professional and will be able to offer advice on:

- When to take Social Security benefits
- What pension distribution choices are best for you
- If an annuity is a suitable investment for you
- Which accounts to take withdrawals from each year, and in what amounts, to minimize the retirement taxes you will pay
- What amount of retirement income you could reasonably expect to have
- What withdrawal rate is appropriate when taking money from a traditional portfolio
- How you can rearrange investments to reduce taxable income in retirement
- Whether you should leave your money in your company plan or roll it into an IRA account
- If you should pay off your mortgage prior to or during retirement

About California Pensions

California Pensions, incorporated since 1968, designs and administers retirement plans for professionals. **Contact us to get your free “7 Common Defects in Small Business and Professional Plans that can Destroy Your Retirement Dreams.”** And call 310-400-5571 or email csellner@pacpensions.com today to set up your appointment.

Happiness is teaching your children about a secure retirement.

