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Spanner Financial Advisors



Laura Lunn



Kevin Brown

Spanner Financial Advisory Team

Financial planning and investment advisory services offered through Sequent Planning, LLC, a Registered Investment Adviser (RIA).



Let's Put this all Together

Summary of Benefits

Long Term
Care Planning

457 Plan Overview

Application Process

Health Care Options Wills & Estate Planning

Pension

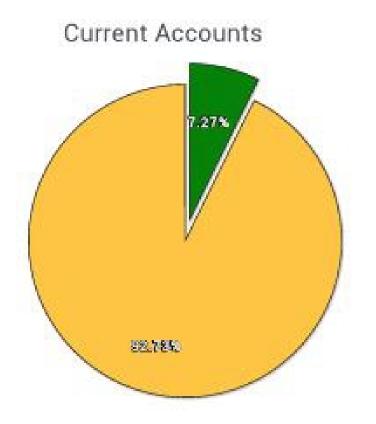
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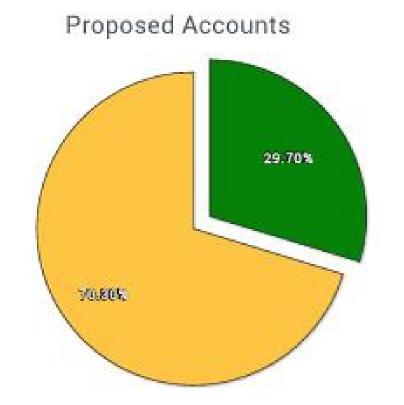


Is your Head Spinning?



Planning Equals Peace of Mind





Your Retirement
Compass Report
is the
foundation to a
successful
retirement!



Snanner Financial with Tony Martin





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"Accumulation" to "Distribution"

Accumulation

- Checking/saving/credit union
- Pension / Social Security
- Tax Deferred accounts (457)
- Employer health benefits
- Investment Accounts
- Passive Income generators
- Insurance coverage



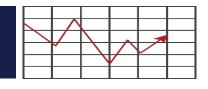
Distribution

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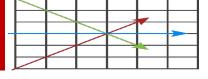


5 Big Challenges in Retirement

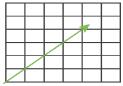
Investment Market Volatility



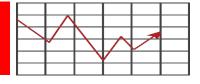
Taxes



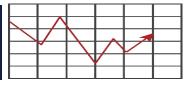
Longevity



Inflation



Healthcare Expenses







INVESTING



2 questions to answer when investing:







DO YOU KNOW THE AMOUNT OF RISK YOU ARE TAKING?

ARE YOU GETTING PAID FOR THE RISK YOU ARE TAKING?



Down Market – Sequence of Returns



\$1,705,646

The Jones's

- Returns are the same
- Time range is the same
- Sequence of return –
 Reversed (opposite)



The Smith's

\$362,414





TAXES



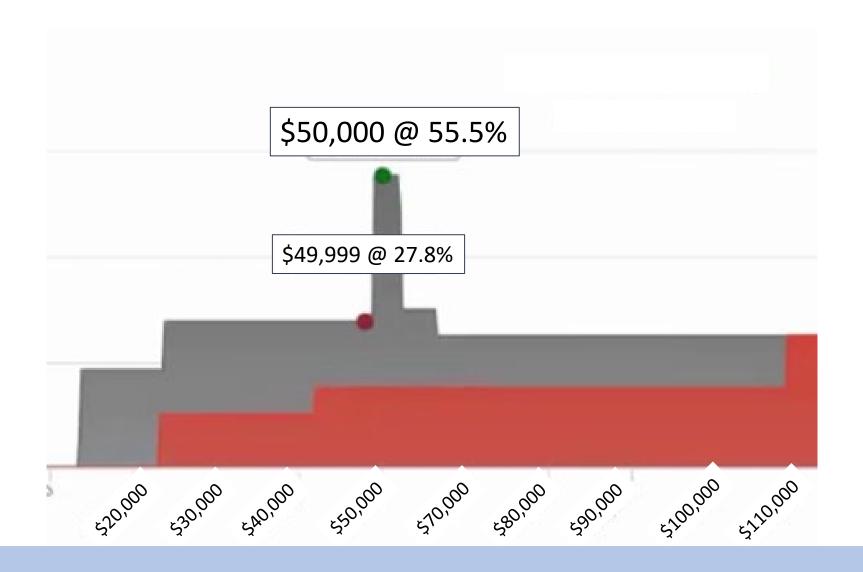
TAXES

Progressive Tax Rate. Not only do you pay more tax (absolute \$s) Tax You pay at an accelerating rate (higher rate) Rate

Taxable Income

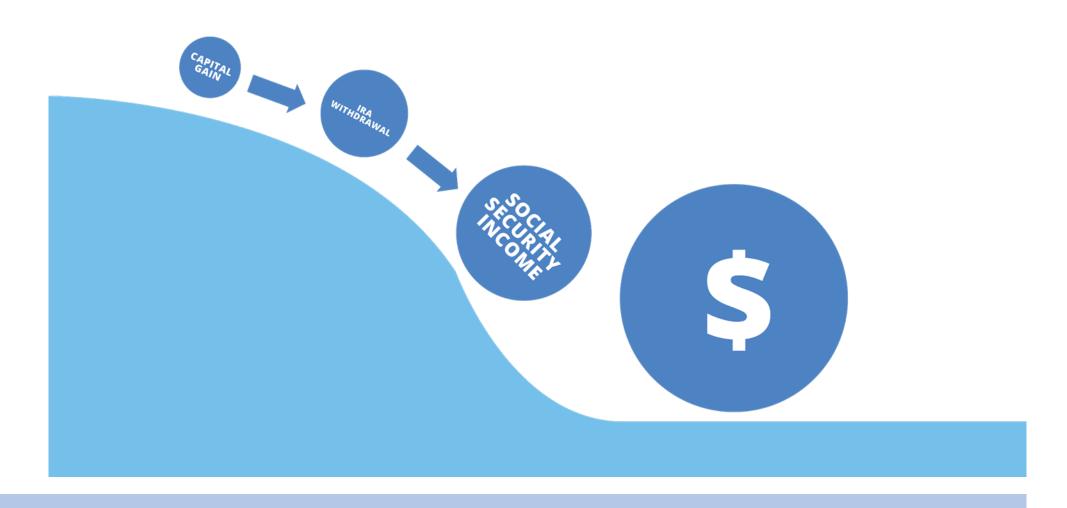


TAX RATES: When $$1 \neq 1





Taxable Income - Snowball



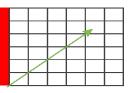




LONGEVITY

Risk Multiplier

Longevity



People are living longer with advances in Healthcare

i.e., A Heart attack was a killer in the past and now it's an overnight stay.

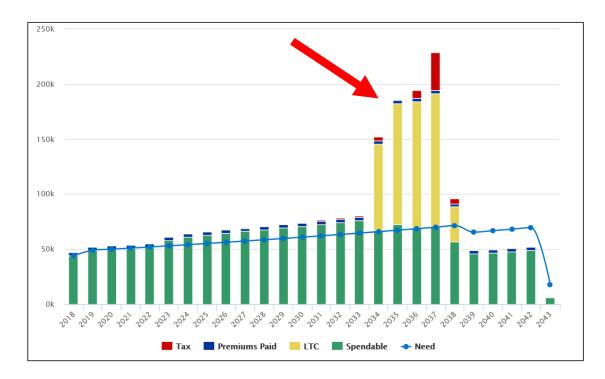
- Inflation
- Health Care Costs
- Long Term Care
- Home Health Care



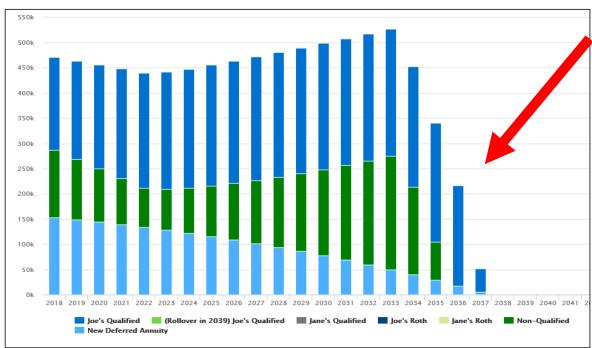


Long-Term Care Event: Stress Test

Annual Expenses



Investment Balance



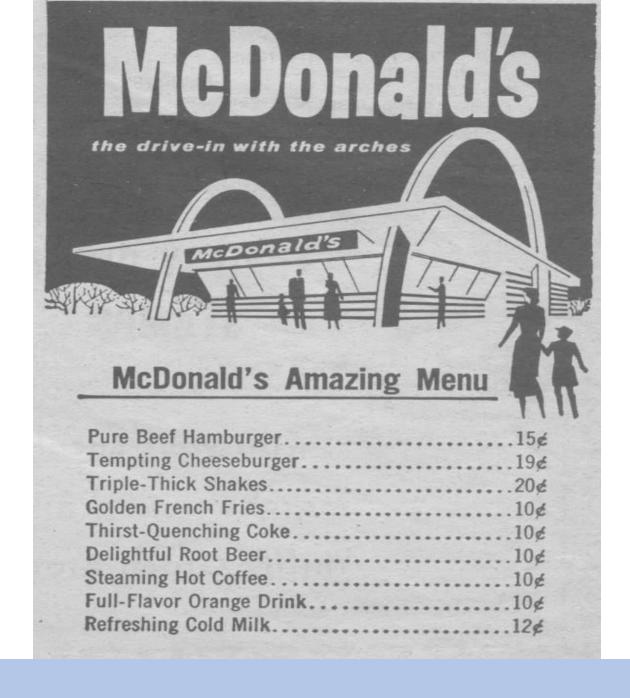




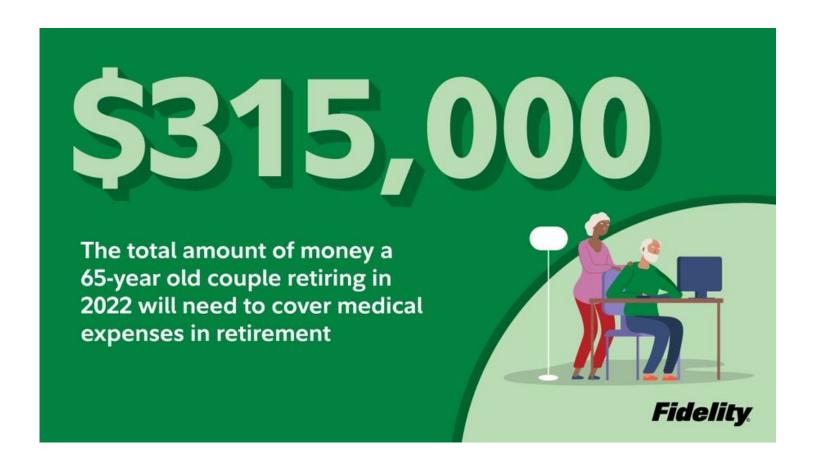
INFLATION



INFLATION





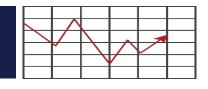


HEALTH CARE EXPENSES

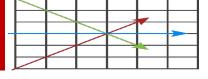


5 Big Challenges in Retirement

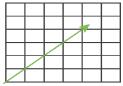
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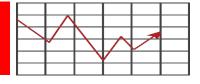
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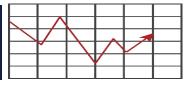
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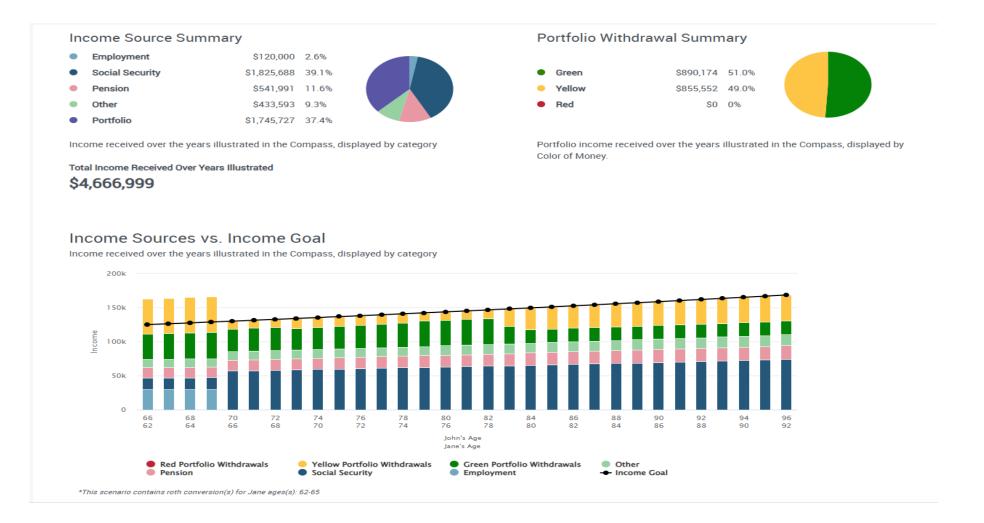


Healthcare Expenses





The Compass Report Provides Direction

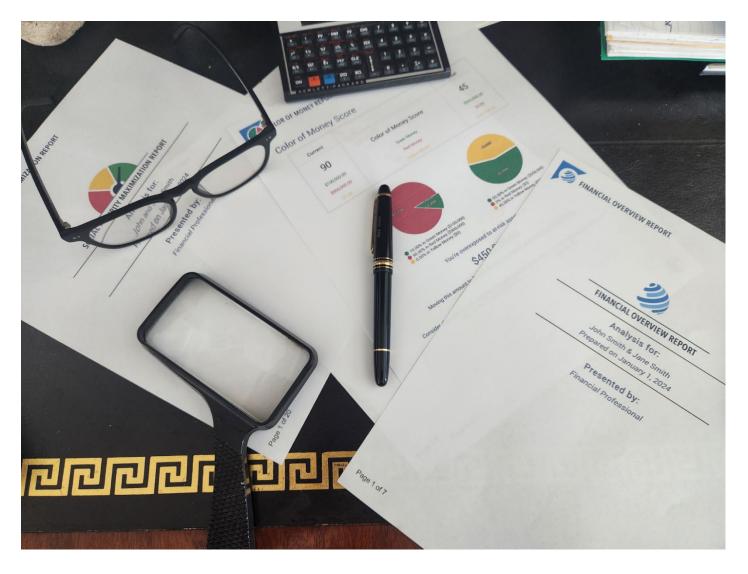




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833-SPANNER



(833-772-6637)



Kevin Brown

Laura Lunn

Laura@spannerfinancial.com

Kevin@spannerfinancial.con