

How Do You Plan for a Comfortable Retirement?



Spring Conference March 3, 2021

Presented By: Blanton Garnett, AIF®, CRPC®

601 93rd Avenue N
St. Petersburg, FL 33702
(727)409-4798



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

MOST PEOPLE DON'T PLAN TO FAIL: THEY FAIL TO PLAN!

- What are your retirement income goals?
- How much do you need?(in today's dollars)
 - When (what age) do you want to retire?
- What are your sources of income at retirement?
 - Do you understand your options?
 - Where do you start?
 - What's the best way to invest?
 - Is it too late to get started? NEVER!

The Three-Legged Stool of Retirement Planning



If One of the Legs of the Stool Breaks or is Weak, Your Entire Plan Can Fail



Today we'll focus on how you can plan so your retirement is stable and be confident you won't outlive your retirement income.

SCRS the South Carolina Retirement System

- The South Carolina Retirement System (SCRS) is a defined benefit pension plan administered by PEBA (Public Employee Benefit Authority). Access the website <https://www.peba.sc.gov/plans/scrs>
- Plan bears the investment risk, not the participant.
- Provides a monthly service retirement benefit based on a formula; must meet eligibility requirements to receive retirement benefits.
- Expect to receive about ~50%+/- of your pre-retirement income after reaching full service retirement eligibility.
- Work longer to increase your years of service credit.
- You may purchase service credit.

Do You Have Other Sources of Retirement Income?

- Remember to take into account any additional benefits from past employers.
- Contact any past employers to be sure you're not missing a benefit you've earned.
- Military pensions.
- Review your work history.

We've helped many clients find pension or retirement benefits they didn't even realize they were entitled to!

Social Security Benefits

- Monthly benefit based on your indexed lifetime earnings, your age and other variables.
- Visit the Social Security Administration's website, www.ssa.gov, to create your Social Security account.
 - Check your statement to confirm earnings history;
 - Estimate your benefit; and
 - Access other helpful information.

Other Savings and Investments

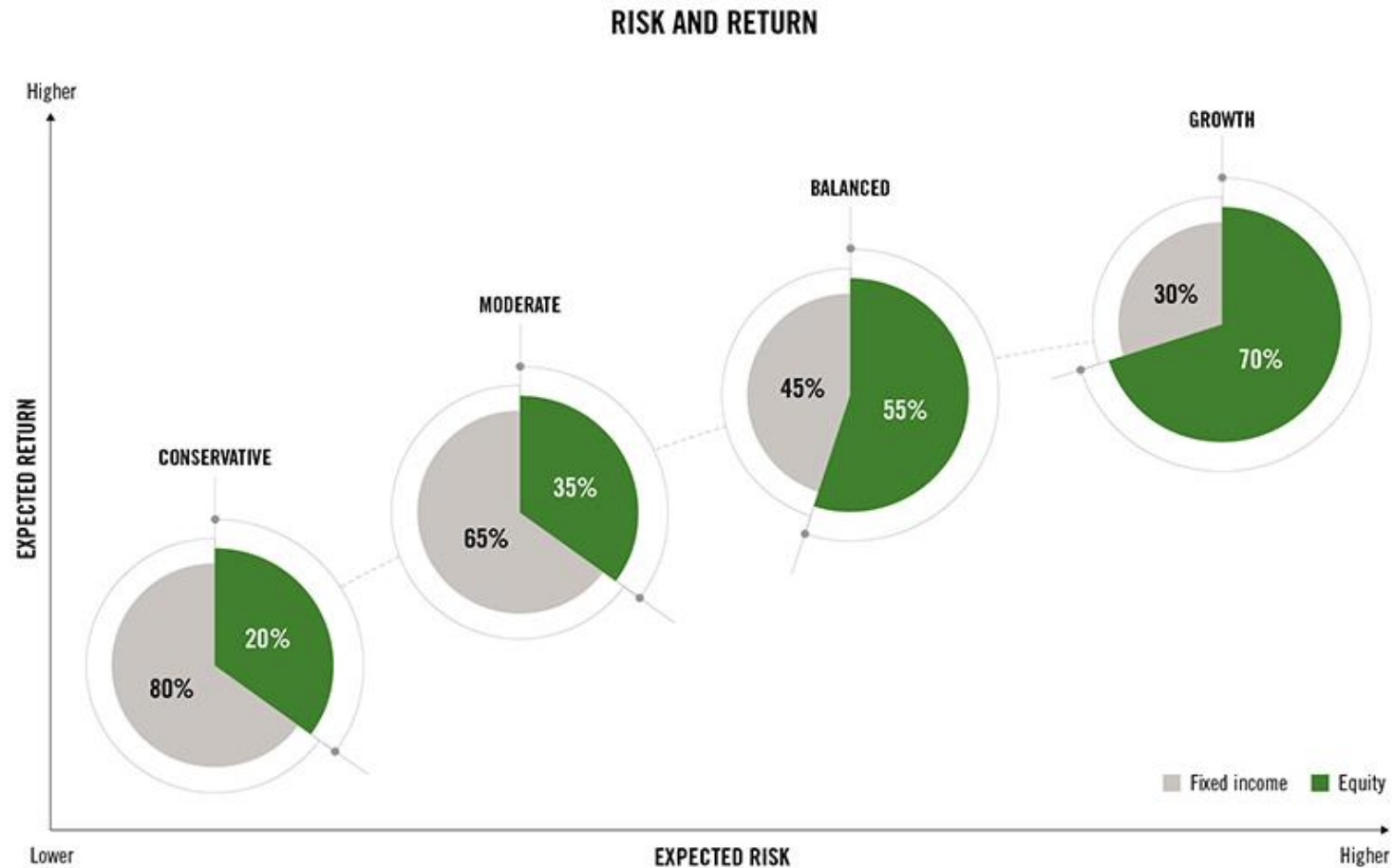
- 403(b) Plan or 457 Plan; similar to 401(k), pre-tax dollars, similar limits as 401(k) plans (\$19,500 max 2021 w/ Special Catch Up).
- IRA; Traditional and Roth
- Savings Accounts, C.D.'s, Money Market Accounts
- Personal Savings/Investments (post-tax)

So I'm Saving! How do I Invest my Savings to Make it Grow and Last a Lifetime?

The 7 Keys to Successful Investing:

- Understand your Risk Profile
- Diversify
- Proper Allocation = Success
- Take the Long View
- Rebalance Regularly
- Find and Use a Trusted Advisor to Help You
- Review and Track Your Progress Regularly

Determine Your Risk Profile (Take a Risk Assessment Annually)



The presented asset allocation of the Portfolios are for illustration purposes only. Actual asset allocation may vary. The asset allocation are based on the strategic mixes of each Portfolio. Please refer to the Fund Facts for each Portfolio investment mix.

Proper Diversification is the Greatest Determining Factor of Successful Investing

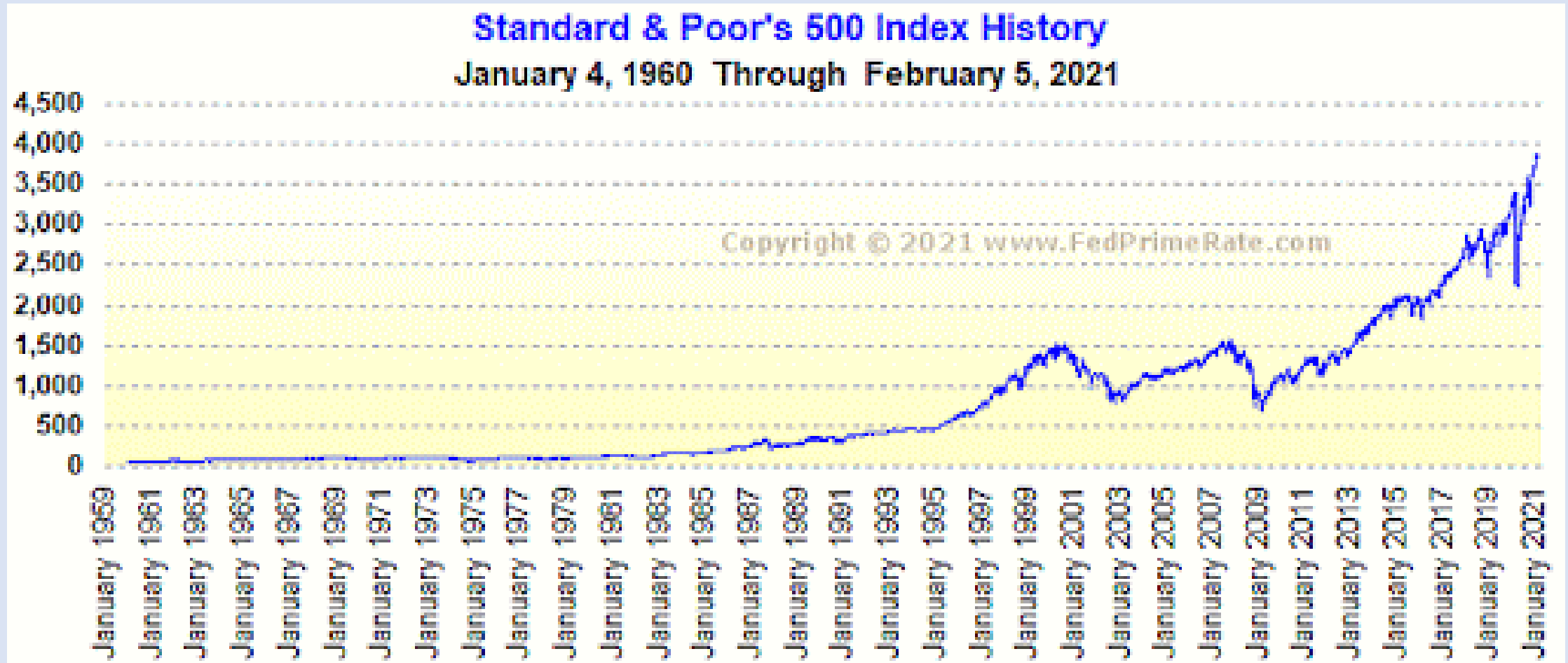
(Diversification does not guarantee better returns or reduced risk of loss)

2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	10 Years
EM 68.9%	REITs 28.4%	TIPS 13.3%	EM 19.1%	Small Cap 41.0%	REITs 30.4%	REITs 2.4%	Small Cap 26.6%	EM 37.3%	Cash 1.7%	Small Cap 15.0%
Small Cap 41.6%	Small Cap 27.2%	REITs 8.6%	Int'l Stocks 18.8%	Mid Cap 35.2%	Large Cap 13.5%	Large Cap 1.3%	Mid Cap 20.5%	Int'l Stocks 25.1%	Bonds 0.1%	Mid Cap 13.4%
Mid Cap 37.6%	Mid Cap 26.3%	Bonds 7.7%	REITs 17.6%	Large Cap 32.3%	Mid Cap 9.4%	Bonds 0.5%	Comdty 12.9%	Large Cap 21.7%	TIPS -1.4%	Large Cap 13.0%
REITs 30.1%	EM 16.5%	Large Cap 1.9%	Large Cap 16.0%	Int'l Stocks 21.4%	Bonds 6.0%	Cash -0.1%	Large Cap 12.0%	Mid Cap 15.9%	Large Cap -4.6%	REITs 12.1%
Int'l Stocks 27.0%	Comdty 16.2%	Small Cap 1.1%	Small Cap 15.7%	REITs 2.3%	Small Cap 5.5%	Int'l Stocks -1.0%	EM 10.9%	Small Cap 13.1%	REITs -6.0%	EM 6.6%
Large Cap 26.4%	Large Cap 15.1%	Cash 0.0%	Mid Cap 15.2%	Cash -0.1%	TIPS 3.6%	TIPS -1.8%	REITs 8.6%	REITs 4.9%	Small Cap -8.6%	Int'l Stocks 5.8%
Comdty 20.1%	Int'l Stocks 8.2%	Mid Cap -1.5%	TIPS 6.4%	Bonds -2.0%	Cash -0.1%	Small Cap -1.8%	TIPS 4.7%	Bonds 3.6%	Mid Cap -11.3%	TIPS 3.3%
TIPS 8.9%	Bonds 6.4%	Int'l Stocks -12.3%	Bonds 3.8%	EM -3.7%	EM -3.9%	Mid Cap -2.5%	Bonds 2.4%	TIPS 2.9%	Comdty -13.1%	Bonds 3.1%
Bonds 3.3%	TIPS 6.1%	Comdty -14.0%	Cash 0.0%	TIPS -8.5%	Int'l Stocks -6.2%	EM -16.2%	Int'l Stocks 1.4%	Comdty 0.7%	Int'l Stocks -13.8%	Cash 0.2%
Cash 0.3%	Cash 0.0%	EM -18.8%	Comdty -2.1%	Comdty -11.1%	Comdty -18.6%	Comdty -28.2%	Cash 0.1%	Cash 0.7%	EM -15.3%	Comdty -4.9%

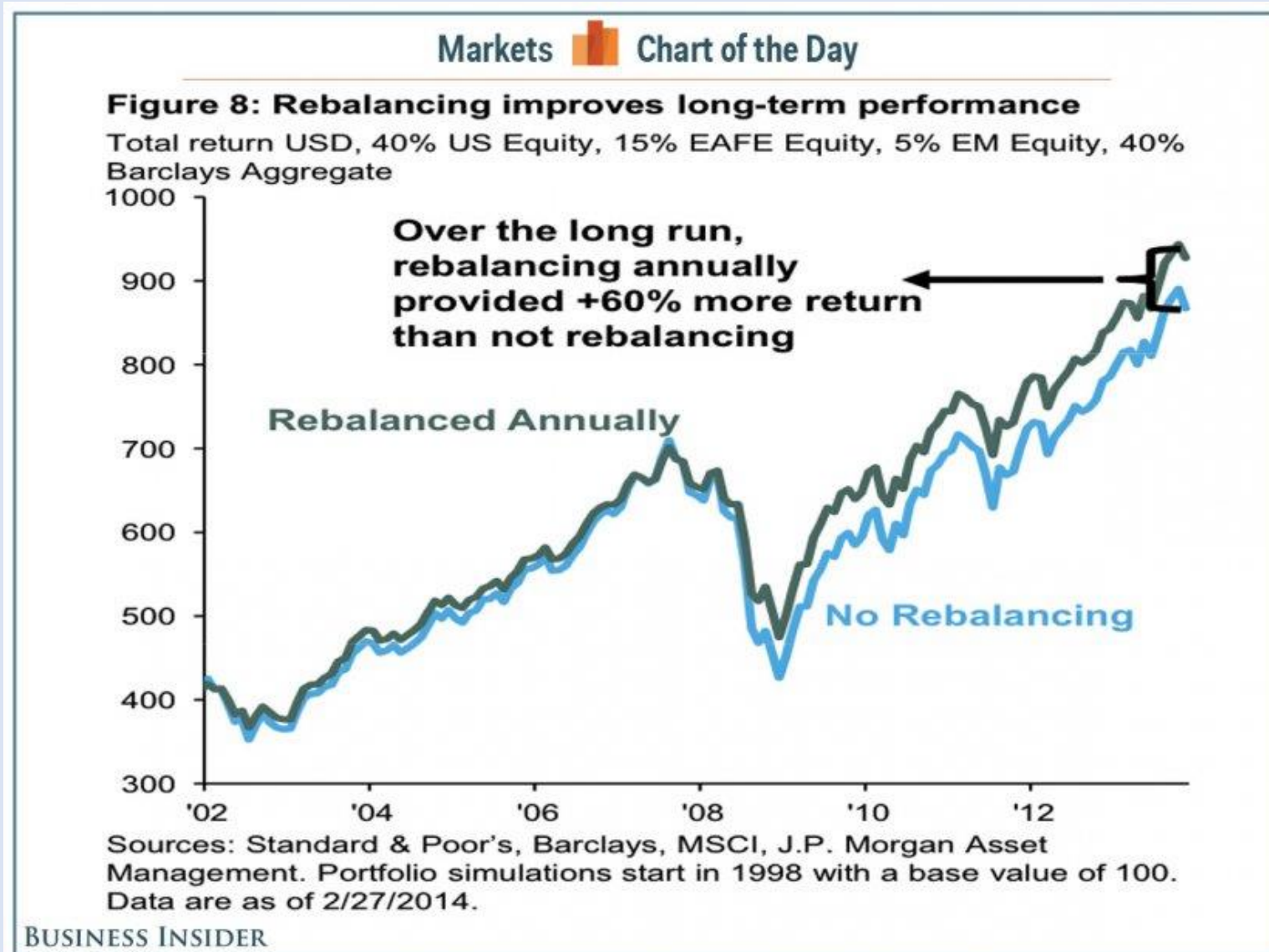
Funds: EEM, VNQ, MDY, SLY, SPY, EFA, TIP, AGG, DJP, BIL

Take the Long View

(It's Time in the Market, Not Timing the Market That Achieves the Best Outcomes)



REBALANCE, REBALANCE, REBALANCE!



Use a Trusted Advisor to Help Reach Your Desired Outcome

- You Don't Have to do it Alone!
- Using a Professional, Fiduciary Advisor Can Help Make the Investing Part of Retirement Savings Less Stressful and Scary and Can Potentially Give You Better Outcomes Over Time.*
- According to a Feb., 2019 Vanguard Investments Research Report, "Based on our analysis, advisors can potentially add about 3% in net returns..."*

*Source: Vanguard Investments, February, 2019 Research Report by: Francis M Kinniry, CFA, Colleen M. Jaconetti, CPA, CFP, Michael A. DiJoseph, CFA, Yan Zimmering and Donald G. Bennyhoff, CFA. All investing involves risk, including loss of all of your investment. Past performance is no guarantee of future results. Always consult a trusted financial advisor, accountant or tax attorney before making any investment decision. The potential 3% improvement will not be expected annually, rather it is likely to be very irregular. The extent of the value will also depend on the client's unique circumstances and how the assets are actually managed.

Review and Track Your Progress Regularly
(At Least 2 but Preferably 4 X Every Year)
“Inspect What You Expect!”



Our Advice to All Investors

- Know and Understand Your Sources of Retirement Income
- Understand How Much Income You'll Need in Retirement (be realistic)
- It's Never too Late to Begin Saving for Retirement
- Find a Financial Advisor You Trust and Follow His or Her Advice
- It's Best to Engage a Fiduciary Advisor; A Fiduciary ***MUST*** put your interests first
- Don't be Afraid to Ask Questions- ***It's Your Financial Future!***

THANK YOU!

We Hope You Find This Information Useful in Your Efforts to Achieve Better Retirement Outcomes!

I'm Happy to Answer Any Questions You May Have.



A division of HUB International



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Disclaimers

(The Legal Stuff)

Blanton Garnett is a Registered Representative with and securities offered through LPL Financial, Member FINRA/SIPC. Advisory services offered through Garnett Retirement Group, a Registered Investment Advisor and separate entity from LPL Financial,

- This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. Any economic forecasts set forth may not develop as predicted and are subject to change.
- References to markets, asset classes, and sectors are generally regarding the corresponding market index. Indexes are unmanaged statistical composites and cannot be invested into directly. Index performance is not indicative of the performance of any investment and do not reflect fees, expenses, or sales charges. All performance referenced is historical and is no guarantee of future results.
- Any company names noted herein are for educational purposes only and not an indication of trading intent or a solicitation of their products or services. LPL Financial doesn't provide research on individual equities.
- All information is believed to be from reliable sources; however LPL Financial and GRG make no representation as to its completeness or accuracy