



## FIDUCIARY INVESTMENT MANAGEMENT AND RETIREMENT INCOME PLANNING

Retirement has only two possible outcomes:

1. Your money outlives you.
2. You outlive your money.

The one and only thing that will determine which door you ultimately pass through will be the presence or absence in your life of a formal, written, date-specific, dollar-specific retirement plan.

Do you know exactly how much money it's going to take for you to be able to retire comfortably, and to remain comfortably retired?

I work to make sure my clients never run out of money in retirement. If this would be of interest to you, then I would love to hear from you. Schedule a meeting [online](#) or give me a call.

*"It all starts with a plan."*

**Andrew J. Tapparo, Founder**

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