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Is Your Portfolio Retirement-Ready?

360 Financial Group

Today's retirees and pre-retirees are navigating a treacherous financial planning environment. Headlines are filled with ominous warnings of *Recessions*, *Record National Debt* and *Runaway Spending* ... all with the potential to derail retirement plans. "At an alarmingly rapid rate, American workers are losing confidence in their ability to retire comfortably," says investment advisor representative James R. Dischert, RFC. "The skepticism has only increased in the last few years, and people are leery of the markets."

In light of the uncertainty, a new breed of financial advisor like Dischert is emerging. Rather than focusing primarily on asset accumulation, these professionals understand investors' need to preserve assets and generate retirement income. "Planning for and preserving your retirement is our primary objective," says Dischert, who was inspired to enter the financial services industry in the mid-1990s after seeing firsthand friends and family struggle with proper income planning to meet their standard of living in retirement.

Dischert founded Chicago-based 360 Financial Group in 2006 to provide comprehensive income planning, asset diversification* and estate planning for people with as little as \$500,000 in investable assets. He is joined at 360 by his partner, Financial Advisor Ryan P. Tracy. Central to their approach is



Left to right: Ryan P. Tracy, James R. Dischert and Bonnie L. Blomarz

A Client Concierge office is the signature piece of 360 Financial Group's over-the-top client experience. Modeled after the "family office" concept typically offered only to high-net-worth families, the concierge office provides support and decision-making counsel that is often far removed from the traditional role of a financial advisor.



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helping retirees and near-retirees understand that the investing principles they've followed over the last 25 years no longer apply.

"You've been working hard to build your wealth. The years leading up to retirement are the time to preserve it against risks and prepare to spend it," explains Tracy. "And a well-thought-out, tax-efficient** withdrawal strategy for the post-retirement phase may help reduce the likelihood of outliving your assets and lower the stress related to worrying about the daily headlines."

Key to 360 Financial Group's clients' confidence is the firm's planning philosophy. The firm takes a conservative approach, creating and actively managing the individual plans. These are a

balance of traditional and nontraditional asset classes and a category Dischert calls "income providing," which produce reliable income streams that are not dependent on the stock market.

360 Financial Group also helps by unifying all aspects of clients' financial lives, quarterbacking the clients' trusted team of accountants, attorneys, bankers, tax professionals, estate planners and others.

"The truth is, no one knows when they will need to retire and their normal sources of income will come to an end," adds Dischert. "Wise investors are looking for solutions that don't focus exclusively on asset building, but simultaneously consider asset preservation."

*Neither Asset Allocation nor Diversification guarantee a profit or protect against a loss in a declining market. They are methods used to help manage investment risk.

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