

Retirement planning at S.P. Parkin & Co. involves evaluating an individual's current financial standing and creating an accumulation strategy that will help to ensure a desired retirement lifestyle.

Because an individual's retirement years can span decades, retirement planning generally dominates other financial goals. A successful plan put into place during the wealth-building lifespan should address ways to maximize growth and tax-efficient distributions, as well as how to leave retirement assets to the next generation.

At the heart of any retirement plan is the distribution of accumulated assets. The correct distribution method will help to ensure that one's retirement savings last beyond their lifetime with minimum shrinkage from taxes.

We offer a full range of retirement plans to help individuals with their future financial needs. These range from Traditional and ROTH IRAs to TSA/403b's and Simple IRA/401k plans.

RETIREMENT DISTRIBUTION STRATEGIES

For many Americans, the greatest retirement fear is to outlive their income.

We realize more than ever it has become critical for us to be able to help develop and deliver an income stream in retirement that lasts throughout the life of the retiree.

The sources contributing to that flow are changing in very dynamic ways. Not too long ago retirement came primarily from social security and defined benefit pension plans. But because of the increase in longevity the danger of coming up short is becoming very real.

Within the next 10 years alone, 115 million people will surpass age 50.

The choices confronted will raise questions about one's quality of life in retirement and realistic assumptions about retirement income. The math used in distribution analysis will have to ascertain safe withdrawal rates, the proper role of risk management, asset allocation, market risk volatility as well as the proper cash flow strategies.

To address these issues going forward, we will continue to study and present the most effective

retirement distribution strategies we can find.

- [Do you want to know more?](#)