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## Asset Design Center – “Guardian Angel Protection” Financial Services

“I helped Gary Lewis prepare this information because I believe that you, like me, want to get a better return on your money—with as little risk as you feel like taking. I never thought it was possible, and Gary is showing me he can do it.”

~ Barbara Payne of [ReallyGoodFreelanceWriter.com](http://ReallyGoodFreelanceWriter.com)

# Who’s looking out for you?

## Getting to know you and your finances

Your money is your future. To help you understand how well prepared you are to make the most of your money—now and into the future—answer the following questions. This information is just for you. No tests will be given! And you don’t have to share it with anyone.

(When our clients share this information with us, we are almost always able to recommend steps to improve their financial future.)

### Retirement

1. How do you determine how much money you will need to ensure a comfortable retirement?
2. Do you have a plan to accumulate this amount? How well are you following it?
3. If you’re retired, do you know how long your money will last? [see sample [Retirement Study](#)]

### Investments

4. How do you decide that your investments are appropriate for your age, life situation and risk tolerance?
5. What rate of return do you target for your investments? How are they actually performing?
6. How much are broker fees and commissions reducing or eliminating your gains? Do you know for sure?

### Taxes

7. Which of the many ways of deferring, reducing or eliminating income tax are you currently using?

### Your estate

8. If you were in a serious accident today, what documents do you have in place to manage your affairs? If you don’t have all of the right ones, a judge will make those critical decisions for you.
9. What plans do you have in place to avoid the many other risks to your estate if it enters probate? Instructions in a will are not enough to prevent a probate judge from disposing of your assets in any way he or she wishes.
10. What plans do you have in place to direct these funds to causes you believe in? If you have a taxable estate but do not leave appropriate instructions, the government will use your property as it wishes.

If you’re not sure you like your answers, read [more about how Asset Design Center helps](#) clients.





## You can save more than you think...really

We can show you ways to reduce:

- current income taxes
- taxes at retirement
- annual fees on your investments
- risk in the stock market

## Good planning saves money, time and frustration

Planning your financial future from every angle is the only way to make sure you meet your goals. For all the major life events you'll be able to:

- create a roadmap to a successful retirement
- follow directions on how to meet college education expenses
- understand exactly which insurances you really need—and how much
- feel comfortable about how you'll leave your business
- be happy and relaxed about how your estate will be handled

## How we would go about helping you

- Discover your goals
- Analyze your current investment situation
- Analyze your current estate situation
- Help you write a statement that directs your investments as you wish
- Design a portfolio that precisely expresses your desires and put it to work for you
- Design an estate plan that reflects all your important goals and set it up for you
- Review your goals periodically and adjust anything that no longer fits

Take advantage of this opportunity to work with someone who has the knowledge and experience to truly make a difference in your financial life.

Sincerely,

**Gary Lewis, Director**

[Asset Design Center](#)

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\* **The Asset Design Center provides "fee-only" planning. We do not sell products**





## Retirement Study

“Observe how lifestyle needs continue to increase annually by the rate of inflation so that fifty years from now, this person is going to need \$600K a year to live. Plus taxes. I invest the assets conservatively here – 6.25%. This person, should the accumulation go as we are projecting, will have enough money to last until age 91.” ~ Gary Lewis

# RETIREMENT STUDY

## ASSUMPTIONS

|   |           |
|---|-----------|
| Total Qualified Plan Assets at Retirement | 6,703,581 |
| Total Side Fund Assets at Retirement      | -         |
| Total Assets                              | 6,703,581 |
| Tax rate on Lifestyle Needs               | 25%       |
| 's Last Year Working (age)                | 65        |
| Asset Total Return                        | 6.25%     |

| Year |    | Total Assets | Annual Lifestyle Requirements | Taxes   | Total Needs |
|------|----|--------------|-------------------------------|---------|-------------|
| 2028 | 66 | 6,729,382    | 296,038                       | 74,009  | 370,047     |
| 2029 | 67 | 6,745,001    | 304,919                       | 76,230  | 381,149     |
| 2030 | 68 | 6,749,446    | 314,067                       | 78,517  | 392,583     |
| 2031 | 69 | 6,741,656    | 323,489                       | 80,872  | 404,361     |
| 2032 | 70 | 6,720,490    | 333,193                       | 83,298  | 416,492     |
| 2033 | 71 | 6,684,726    | 343,189                       | 85,797  | 428,986     |
| 2034 | 72 | 6,633,052    | 353,485                       | 88,371  | 441,856     |
| 2035 | 73 | 6,564,064    | 364,089                       | 91,022  | 455,112     |
| 2036 | 74 | 6,476,258    | 375,012                       | 93,753  | 468,765     |
| 2037 | 75 | 6,368,023    | 386,262                       | 96,566  | 482,828     |
| 2038 | 76 | 6,237,632    | 397,850                       | 99,463  | 497,313     |
| 2039 | 77 | 6,083,240    | 409,786                       | 102,446 | 512,232     |
| 2040 | 78 | 5,902,871    | 422,079                       | 105,520 | 527,599     |
| 2041 | 79 | 5,694,411    | 434,742                       | 108,685 | 543,427     |
| 2042 | 80 | 5,455,601    | 447,784                       | 111,946 | 559,730     |
| 2043 | 81 | 5,184,024    | 461,218                       | 115,304 | 576,522     |
| 2044 | 82 | 4,877,097    | 475,054                       | 118,764 | 593,818     |
| 2045 | 83 | 4,532,058    | 489,306                       | 122,326 | 611,632     |
| 2046 | 84 | 4,145,959    | 503,985                       | 125,996 | 629,981     |
| 2047 | 85 | 3,715,647    | 519,104                       | 129,776 | 648,880     |
| 2048 | 86 | 3,237,758    | 534,678                       | 133,669 | 668,347     |
| 2049 | 87 | 2,708,697    | 550,718                       | 137,679 | 688,397     |
| 2050 | 88 | 2,124,627    | 567,239                       | 141,810 | 709,049     |
| 2051 | 89 | 1,481,451    | 584,257                       | 146,064 | 730,321     |
| 2052 | 90 | 774,797      | 601,784                       | 150,446 | 752,230     |
| 2053 | 91 | 0            | 619,838                       | 154,959 | 774,797     |

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