

CLIENT SPOTLIGHT



Hello from Christine, Mike and Carrie!

A new feature for 2023 that we will be sharing is going to be a “Client Spotlight”. We have so many amazing clients who are at all different stages in life. Our goal is to focus on one client per quarter who either has an exciting event to share or even a client who has a business who we want to help promote!

We hope you will share in our excitement of this as we celebrate YOU!

This quarter we are featuring one of the longest clients we have had, Larry Hulle, who with his wife Laurie live in Orange County, NY. Larry recently made the decision to retire. We asked Larry some questions to talk about what is going on in his life at this point.

Congratulations again to Larry for getting to the point in life that we all have discussed and making it a reality. Clearly this is a difficult decision that takes a lot of work from both you, the client, and us as the advisors. It is very impactful for us as advisors to see the work that we do come to fruition. We look forward to hearing many more success stories like this with other clients so we can share in future newsletters!

1. What was the reason that you decided to retire?

· Several years ago, I had set a goal to retire shortly after turning 62. However, in consultation with my financial advisor I felt I could retire 6 months earlier. This fits well with my goals to do more traveling and more difficult hunting trips while I am young enough to meet the challenge of these remote and high-altitude hunting adventures.

2. What were some of the concerns that you had about making the decision to retire?

· A top concern I had was to make sure I would have enough cash flow from my investments to cover all our expenses including our proposed travel and hunting trips. I also wanted to allow other investments to grow and rebound from the downturn in the national economy. I wanted to be able to defer from taking social security payments until at least the age of 67.

3. How has it been working with your advisor(s) during that process?

· My advisor has been able to look at all my investments accounts and develop a plan that will withdraw funds from a few accounts without incurring any charges while allowing other accounts to build back over time in this slow economy. It has been helpful to discuss this strategy with my financial advisor and to review other potential alternatives

4. Is there anything you would have done differently when you think about what you did to prepare for retirement?

· I would have had more discussions with my financial advisor 5 to 10 years prior to retirement as to what are the best types of investment accounts to provide the funds needed in retirement. Also, I would have completed an annual budget 10 years prior to retirement with all expenses and income sources to review more closely. I would have reviewed the budget to see if there were any favorable adjustments that could be made to put our portfolio in the best possible position for retirement.

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