



Mutual Trust Advisory Group specializes in helping individuals and couples retire successfully. The planning process is designed to create solutions for all of the financial issues that arise for retirees while eliminating anxiety about money. How may we help you?

Comprehensive Planning Package

If you feel overwhelmed and want to eliminate your retirement anxiety by proactively planning your future, this package is for you.

You Will Receive:

- An initial meeting designed to understand your goals, visions, and values.
- Several follow-up meetings and phone calls designed to clarify your financial information.
- One collaborative strategy session to discuss potential solutions that exist to achieve your goals.
- Delivery of your comprehensive and actionable personal financial plan.
- Ongoing implementation and monitoring of the financial plan as long as you are a client. This is designed to keep your financial house in order for the rest of your life.

The Financial Plan Components:

Your individual comprehensive plan will address all areas of your financial life. Here are many, but not all, of the questions that retirees face.

Cash Flow Planning

- Will you have enough income to support your goals?
- Have you established an appropriate emergency savings fund?
- Can you create a spending plan that works?
- How can you put in place a sustainable cash flow plan in a historically low interest rate environment?

Debt Management

- How do you prioritize your debt payments?
- Should you eliminate debt to increase discretionary cash flow?
- Will you have to support parents as they age?
- Can you reduce some of your fixed and variable monthly expenses to stay within your spending plan?

Tax Planning

- How will distributions from your 401 (k), IRA, and 403 (b) plan affect your taxes?

- How can you minimize the amount of tax you pay on your Social Security benefits?
- Are there tax advantages you are failing to take advantage of?

Retirement/Investments

- How much money will you need during retirement?
- What is a reasonable expected return on your investments and will it help you reach your goals?
- How will inflation affect your income over time?
- How do you decide where to allocate your investment dollars?
- What is your investment strategy given the goals you have in mind?
- How do you plan for additional spending goals like traveling and new car purchases?
- How do you coordinate Social Security benefits into your plan?
- What is your plan to deal with increasing medical expense during retirement?
- How do you evaluate your current employee benefits so that you can maximize them during retirement?

Insurance

- Is your current coverage adequate given your overall insurance budget?
- Do you still have a need for life insurance protection?
- Do you need a liability umbrella policy?
- Do you have a plan in place that protects you in the event you need long-term care?

Wealth Transfer and Charitable Planning

- Have you recently reviewed your wills or trusts?
- Are your legal documents up-to-date based on the new Florida law changes?
- Is the next generation prepared financially to steward your wealth wisely?
- Can you afford to make gifts during your lifetime to charity rather than upon death?

Housing

- Should you pay off your home or downsize?
- Is it time to refinance?
- Does it make sense to remodel?
- Should you consider a reverse mortgage?

Client Experience

Planning Your Retirement Successfully

As a client of the Mutual Trust Advisory Group, you will experience what it feels like to have your own trusted financial advisor ready to answer your questions when you have them. The focus is on building long-term client relationships, I am with you every step of the way as your retirement unfolds.

Our Planning Process

1 First Meeting Getting to Know One Another

- Your perspectives with money
- Your values, goals and constraints
- View sample plan & how it helps
- How mental shortcuts & emotions affect your financial decisions
- Lay out next steps

2 Second Meeting Beginning the Financial Plan

- Review your current situation
- Clarify your goals and aspirations
- Discuss strategies and tradeoffs to achieving goals
- Begin mapping your plan with a collaborative approach

3 Third Meeting Plan Delivery & Implementation

- Present plan findings
- Discuss expected & potential outcomes
- Review recommended action items
- Execute plan & investment portfolio
- Identify any advanced planning needs
- Schedule first review

Services We Do Not Provide

- I do not tell you what you can and cannot purchase. I provide you the framework to make those decisions in line with your retirement goals.
- I do not implement insurance of any kind. I identify your insurance needs and coordinate implementation.
- I do not prepare tax returns or interpret the tax code. My expertise is limited to tax strategy and high-level advice.
- I do not draft wills, trusts or other legal documents

If my services do not match your needs, I will be delighted to provide referrals.

Call Scott R. Schatzle, CFP®

to schedule your first meeting

239-204-4333