Fraser Allport, Fiduciary : Retirement Planning is now Longevity Planning

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Serving Clients since 1982

DAYTONA BEACH SHORES, FL, UNITED STATES, June 21, 2023 /EINPresswire.com/ -- Fraser Allport's Special Report : Prepare for Living to Age 100

Fraser Allport specializes in Retirement and Estate Planning, Social Security, Medicare, and Income Taxes.

Fraser Allport is a Fiduciary with 41 Years of Experience serving all of Florida.

See Fraser Allport's comprehensive Suite of Services at www.fraserallport.com.

> All Knowledge comes from Experience. ”
>
> *Albert Einstein*

How does a person guarantee that their Money lives as long as they do.

According to The Stanford Center on Longevity ... Prepare for Living to Age 100.

https://longevity.stanford.edu/

• Will a person's Money last as long as they do ?

• Is a person financially prepared for Longevity ?

• Has a person planned for Out of Pocket Medical Expenses ?

• What happens to a person's finances if Social Security is decreased ?

There is a long-term global challenge that no one really knows how to deal with: Population aging.

As the human race transitions from a burgeoning, exploding species to a static or shrinking one, economies around the world will come under significant strain.

Americans have experienced a steady increase in longevity over the last 100 years. In the early part of the twentieth century, average life expectancy at birth was only 47 years, but today many people can expect to live into their eighties, nineties, or beyond. While the benefits of increased longevity are clear, it also presents the country with a number of issues that require serious consideration, including ensuring access to a secure and lasting stream of income in retirement.

Fraser Allport - 41 Years of Excellence.

Complicating the issue even further are the changes that have occurred in sources of retirement income. At one time, workers could rely on Employer-Sponsored Retirement Plans and Social Security to provide an adequate, secure, and lasting retirement income.

Today, the future of Social Security is uncertain and many Employers have replaced “traditional” defined benefit retirement plans, which generally provide workers with a guaranteed retirement income benefit based on salary and years of service, with 401(k)-type plans that are more focused on accumulating wealth and often neglect assisting participants with transitioning their retirement savings into retirement income.

There is an urgent need for investments that will provide a stable and lasting income in retirement. Annuities are the most logical and valuable tool available to meet this need. Annuities are assets that allow individuals to convert their savings into a guaranteed income stream at retirement and/or provide a guaranteed return while saving for retirement.

A Fixed-Indexed Annuity serves as a tool to enhance retirement asset protection by managing market volatility and the sequence of returns risk in the pivotal years leading to retirement. This can better set the stage for retirement and for creating more lifetime retirement income from a given asset base

Expanding the use of Guaranteed Lifetime Annuity Income provides a logical and proven solution to diversifying and effectively managing many of the risks that retirees currently bear.

Through a combination of increased access to Annuities in retirement plans, improved regulation and legislation, accessible objective guidance, new and improved products and pricing, and a concerted effort to clear up the myths surrounding annuities, these products will play an important role in ensuring future generations have access to adequate and secure income in retirement, regardless of how long they live.

Schedule a no obligation Complimentary Consultation below with Fraser Allport, or call Fraser at 386.882.6256.

www.calendly.com/fiduciaryadvisor

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After 41 Years in Business .. Fraser is a Trusted Authority.
Fraser is The Advisor that a person keeps for Life.

Work with an Independent Fiduciary like Fraser Allport.
Don’t settle for less.

To help people Get Smart with their Money, Fraser Allport offers an extensive Library of Educational Videos on his You Tube Channel.

Please see Fraser's YouTube Channel here :

https://www.youtube.com/channel/UCJIvncPq8Up5ptDiEUT3bJA/videos

Fraser Allport also specializes in the Florida Retirement System’s DROP Plan.

For those who participate in the Florida Retirement System’s DROP Plan and Deferred Compensation Plans, see :

https://www.fraserallport.com/florida-drop-library/.

Preparing for Health Insurance and Out of Pocket Medical Expenses as you age is an important part of Retirement Planning, which is why Fraser Allport is licensed in Medicare, Medicare Advantage, and Medicare Supplements. Watch Fraser’s Medicare Videos at https://www.fraserallport.com/medicare-library/.

Social Security is also an integral part of Retirement Planning. Fraser Allport offers a no obligation Complimentary Consultation to help his Clients analyze their optimum Social Security claiming strategies at https://www.fraserallport.com/social-security/.

The finishing touch to every good Financial Plan is Estate Planning.

Fraser Allport is a Certified Estate Planner ™ , and can help craft a lasting Estate Plan.

Upon passing ... Leave A Legacy, not A Mess.

See Fraser's Estate Planning Services at :

https://nicep.org/profile/fraser-allport-id-908

Learn about Fraser's 5 Step " Total Money Planning System " at
https://www.fraserallport.com/my-seminars/

Fraser's website also has a link to Google Reviews from his Clients.

Read what Fraser's Clients say about their experience with him.

Read Fraser's Client Google Reviews at :

https://www.google.com/search?client=firefox-b-1-d&q=Fraser+Allport#lrd=0x88de6054f6da76b7:0xe1bfd223d960bf29,1,,,%60

Fraser offers Phone, Zoom or In-Person consults. Fraser also does Onsite Educational Workshops at a School, Facility, HOA, Senior Center or Club.

If a person Gets Smart with their Money ... They will have more of it.

Fraser serves all of Florida, and can work in all 50 States.

Fraser has been in Business for 41 Years. Experience Matters.

" All Knowledge comes from Experience. " - Albert Einstein

The Total Advisor, LLC is an Independent Retirement, Health Insurance, Tax and Estate Planning Firm owned by Fraser Allport. Investment Advisory Services are offered through Coppell Advisory Solutions, LLC, dba Fusion Capital Management, an SEC Registered Investment Advisor, transacting business in States where it is registered or excluded from registration. FL. License # A004461 and L 09 47 754. SEC registration does not constitute an endorsement by the SEC, and does not speak to Advisor's skill or ability. All investment strategies have the potential for profit or loss.

Attribution :

1)

Increased Longevity and the Annuity Solution:
How Retirement Policy Reforms Can Reduce Longevity Risk
David P. Richardson
Principal Research Fellow
TIAA -CREF Institute

2)

Dr. Wade D. Pfau, PhD, CFA®
Managing Risk with Fixed Index Annuities

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