

## Leslie Boyden of L&E Financial to be Featured on Close Up Radio

PORT REPUBLIC, MARYLAND, UNITED STATES, June 21, 2024 /EINPresswire.com/ -- Imagining your retirement can indeed be a powerful motivator. Leslie Boyden of L&E Financial Services approach aligns with the idea that visualizing your desired future can help you take actionable steps toward achieving it. By envisioning the retired life, you dream about—whether it is traveling, spending time with loved ones, or pursuing hobbies—you can set clear goals and work toward them.

Not too long ago, she was at a marketing conference where they were raffling off a 1965 orange Mustang. With only five minutes before her next meeting, she knew what she needed to



do—go outside and take pictures of herself in and outside that car, because she knew that would be her car.

A year later when COVID hit, Leslie took time to drywall and resurface her garage floor in preparation. When her husband asked why, she explained that she wanted to make the garage nice for her new Mustang. During several Zoom meetings, her co-workers asked her why she was working on her garage. "For my new Mustang, of course," she replied. During next week's meeting, she was again asked about her garage project. "Going great!" she answered. "My new Mustang is going to fit in there perfectly." When asked how she planned to get the car from the dealership to her home, she explained that she already had researched shipping companies and had one selected.

Indeed, Leslie's ticket was pulled to win that Mustang, and she still uses it in her promotion videos today.

"The key to winning isn't just thinking about what you want," shares Leslie. "The key is taking action. And that's what I encourage my clients to do when we talk about retirement—take action and take it now, before you expect to win that prize."

Planning for retirement can be scary between financial crashes, real estate bubbles, and inflation. "All these ups and downs are really hidden taxes that you simply cannot predict or vote against. When you go to the grocery store and prices for basic food items are 40-50% higher than they were just a year ago, this becomes a huge problem. When you're working, you may be able to offset the price



increases—but when you're retired, price increases affect you more, they literally eat up your funds. Traditional financial advisers tell clients to have at least one house paid off, and to have a nest egg to live on for the next 30 years. The problem is inflation, market swings, housing bubbles all eat up that nest egg. I don't recommend my clients invest in a big huge nest egg because that's what my financial advisor told me would work. Then I lost over 50% of my nest egg in 2008. Traditional advisors tell you not to worry, the market always bounces back. Retirees simply do not have the luxury of time to wait for the market to bounce back," explains Leslie.

With a solid background in IT, working with CEOs and COOs, Leslie has always understood the bigger picture. "The only way to securely finance retirement is to leverage insurance as your financial backing. Why do you think banks have FDIC? Because every bank invests in insurance. When you deep dive into these companies, they all have an investment in one way, shape, or form using insurance. Indeed, annuities can serve as a protective financial umbrella! They offer a way to secure income during retirement. Remember, while annuities can provide security, it is essential to evaluate your specific needs, risk tolerance, and financial goals. Annuities work a lot like pensions—if the principal runs out, clients will still have income for the rest of their lives," explains Leslie.

"I teach clients that your retirement plan is like a stool, and you want to have as many legs as possible to keep your stool steady. If I were to retire today, I would have eight streams of income earning in the double digits. So, my business consists of insurance, real estate, precious metals, and private lending. Clients appreciate trustworthiness and consistent communication. It is no wonder my clients have stayed loyal for such a long time, because I am honest and keep in touch with them."

Leslie also understands the complexities of social security. "I use retirement software to calculate exactly what clients can expect to receive, and when they will get their principal back.

To help everyone better understand the ups and downs of retirement planning, Leslie coauthored Retirement Conquered: How to Secure a Stress-Free and Confident Retirement with Eric Coon. "The book includes The S.I.G.H.T. Code™, which Eric and I developed to help readers have 20/20 financial vision. Retirement Conquered (available only at retirementconquered.com) shares details of the authors' journeys overcoming financial loss. It also shows how using The S.I.G.H.T. Code™ helps construct a financial retirement fortress.

L&E Financial is not a fee based company. And so, we do not charge our clients fees on appointments, or on the anniversary of their plan, which benefits the client. This can save our clients 3-5% annually, by prioritizing our clients' best interests not only brings financial success but also fosters long-lasting relationships. Happy clients indeed become our best advocates, leading to more referrals and growth.

Close Up Radio will feature Leslie Boyden, Author and founder of L&E Financial in an interview with Jim Masters on Tuesday, June 25th at 1 pm Eastern

Listen to the show on **BlogTalkRadio** 

If you have any questions for our guest, please call (347) 996-3389

For more information about Leslie Boyden, please visit <u>https://lefinancialservices.net</u> and <u>https://www.retirementconquered.com</u>

Lou Ceparano Close Up Television & Radio +1 631-850-3314 email us here Visit us on social media: Facebook

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