

Steven Michael England, President of Capstone Retirement, Featured on TV Interview

GREENSBORO, NC, UNITED STATES, January 9, 2025 /EINPresswire.com/ -- Steven Michael England, a trusted Retirement Strategist, was recently featured on FOX 47's [The Morning Blend](#), where he shared his insights on tackling two critical aspects of retirement planning—mitigating risk and lowering taxes. With years of experience helping clients achieve financial confidence in retirement, Steven outlined strategies to create a safe and sustainable financial future.

Shifting from wealth accumulation to focusing on preservation and distribution is a fundamental step in preparing for retirement. Steven highlighted the importance of managing market risks and addressing tax liabilities to ensure financial stability during this stage of life.



"One of the most overlooked threats to retirement security is tax inefficiency," Steven explained during the interview. "At Capstone Retirement, we help clients develop tailored strategies to reduce tax burdens while protecting their income streams. The goal is to optimize their financial position and make their money last through retirement."

Strategic Risk Mitigation and Tax Planning

During the segment, Steven emphasized how retirees can safeguard their wealth by implementing strategies to weather uncertain markets. His approach focuses on reducing exposure to unnecessary risks and ensuring that a portion of funds are set aside in secure vehicles, providing peace of mind regardless of economic conditions.

Steven also discussed how effective tax planning can prevent clients from overpaying during retirement. Retirees can keep more of their hard-earned money by identifying potential tax pitfalls and leveraging opportunities to minimize taxes.

"Retirement planning isn't just about having a nest egg—it's about knowing how to protect and use it. Our clients trust us to help them develop plans that preserve their wealth and align with their long-term goals," Steven noted.

Effective retirement planning relies on clearly understanding people's risk and volatility scores. This score is more than just a number; it is a critical indicator of how well their investment strategy aligns with their financial goals and risk tolerance. Here's why grasping this score is essential:

In retirement planning, risk refers to the potential for loss in their investment portfolio, while volatility indicates the degree to which their investments fluctuate in value over time. Given that markets are inherently unpredictable, understanding the potential for loss is vital for making informed decisions about retirement funds.

Creating a retirement income plan is a complex task that requires careful consideration and effort. As Steven Michael England emphasizes in the podcast episode, the primary goal is ensuring that your income lasts throughout your retirement years, providing financial security and peace of mind.

Historically, many retirees relied on pensions as their primary source of income. However, the landscape has changed significantly. Today, most individuals, particularly those in the private sector, find that their substantial assets are tied up in 401(k) plans, which do not guarantee income. While government employees may still enjoy larger pensions, the general trend shows a decline in guaranteed income sources. This shift necessitates a proactive approach to retirement planning.

To build a sustainable retirement income plan, it is crucial to focus on guaranteed income sources. Steven points out that many retirees today have limited pensions and rely heavily on Social Security, which may not be sufficient to cover their desired lifestyle. Therefore, incorporating guaranteed income options, such as pensions and annuities, becomes essential.

About Steven England

Financial advisor and Retirement Planner since 1982, Best Selling Author of "The Wealth Lifestyle", honored with numerous industry awards and honors of achievement. I value close business relationships with clients and treat them the way I would want to be treated.

Learn more: <http://www.thewealthlifestyle.com/>

Video :<https://www.youtube.com/watch?v=FHfui2Bq0hc>

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