Wealth Management Professional Ted Thatcher Explains Pre-Retirement Investment Allocation for HelloNation

What investment strategies should individuals consider as they approach retirement?


Ted Thatcher of Bright Lake Wealth

ROSEVILLE, CA, UNITED STATES, October 22, 2025 /EINPresswire.com/ -- What investment strategies should individuals consider as they approach retirement? In an article published by HelloNation, Ted Thatcher of Bright Lake Wealth Management in Roseville, CA discusses the importance of adjusting asset allocation during the pre-retirement phase. As individuals near the end of their primary earning years, Thatcher emphasizes that the focus shifts from aggressive growth toward balancing stability, liquidity, and long-term capital preservation.

Thatcher explains that while earlier investment strategies may have leaned heavily on equities to maximize growth, pre-retirees benefit from introducing more fixed-income assets such as municipal bonds, Treasury securities, and dividend-yielding stocks. This adjustment moderates portfolio volatility and begins establishing dependable income sources for the early years of retirement. However, Thatcher clarifies that this does not mean a full exit from equities. Instead, it reflects a tailored shift based on risk tolerance and investment horizon.

A key concept Thatcher introduces is the separation of funds by timeline. Assets expected to be used in the initial years of retirement should be allocated to low-volatility, highly liquid instruments. Meanwhile, funds not needed until later can remain invested in higher-growth assets. This structure supports both immediate stability and long-term financial endurance.

Tax efficiency also factors into Thatcher’s approach. He notes that placing income-generating investments in tax-deferred accounts and growth-focused assets in taxable accounts can help reduce tax burdens in retirement. Regular portfolio reviews are vital to ensure the allocation remains aligned with current conditions and personal health or lifestyle changes. Rebalancing helps maintain the strategy as markets shift over time.

The full article, Investment Allocation for Pre-Retirees, is available on HelloNation. Please click the link to see important disclosures.

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