



SPANNER
FINANCIAL PLANNING



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Spanner Financial Advisors



Laura Lunn



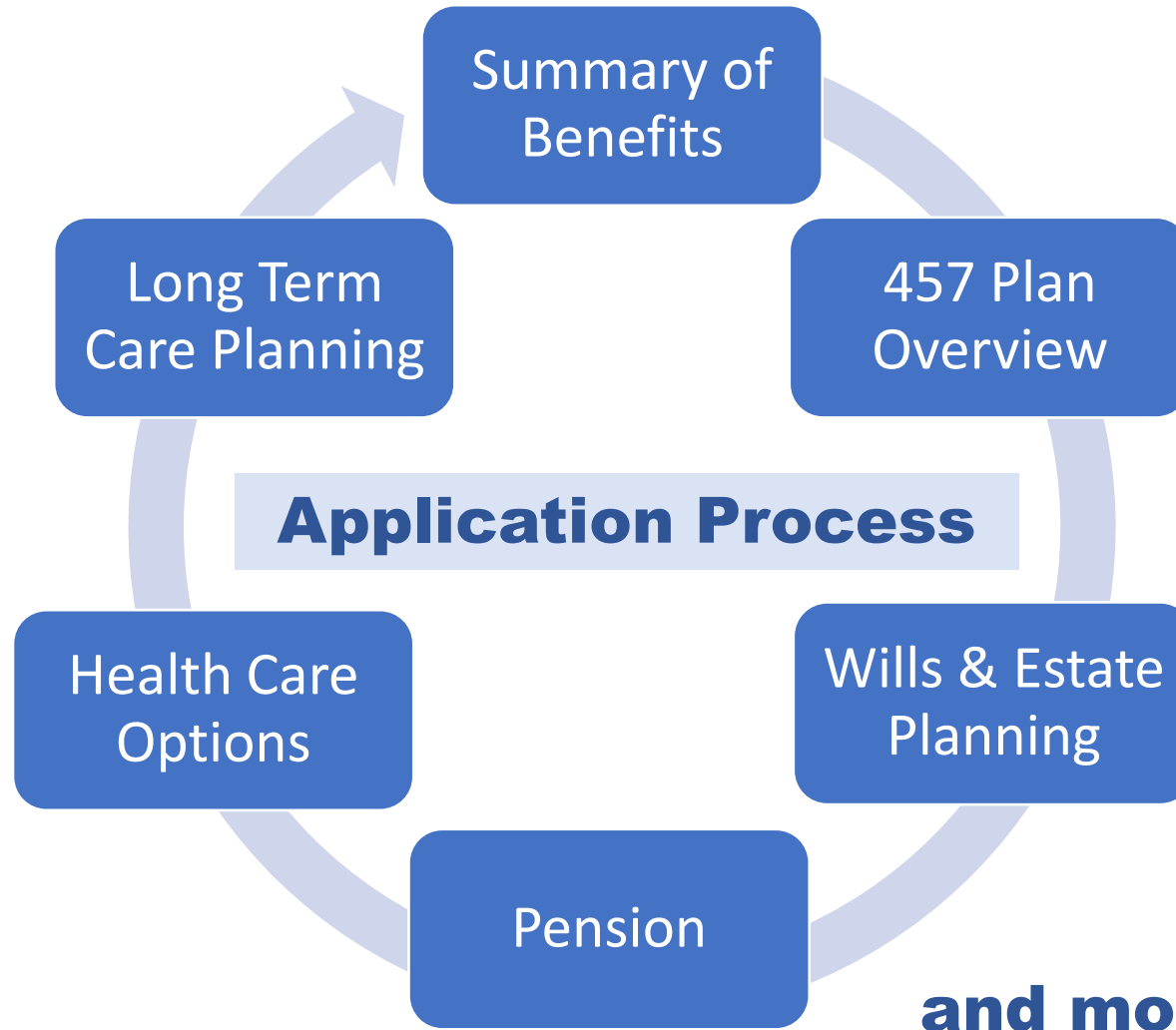
Kevin Brown

Spanner Financial Advisory Team

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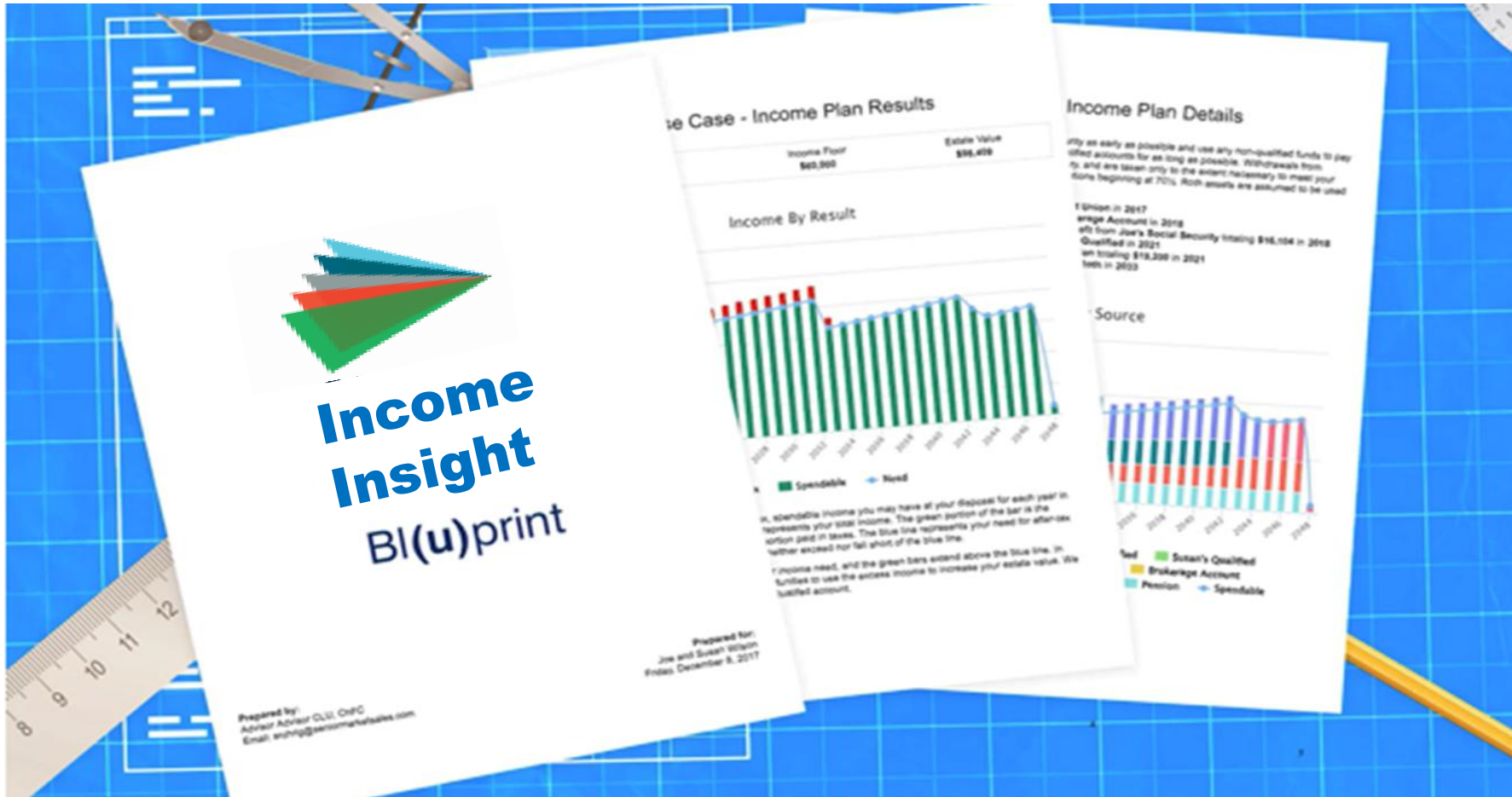
Let's Put this all Together



Is your Head Spinning?



Planning Equals Peace of Mind



Your Financial
BI(u) print is the
foundation to a
successful
retirement!



Spanner Financial with Tony Martin

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Assessment

Myths & Case
Studies

Resources
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Advisors

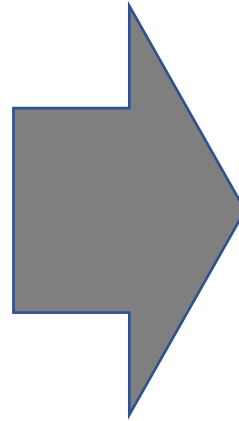
Contact
Us



“Accumulation” to “Distribution”

Accumulation

- Checking/saving/credit union
- Pension / Social Security
- Tax Deferred accounts (457)
- Employer health benefits
- Investment Accounts
- Passive Income generators
- Insurance coverage



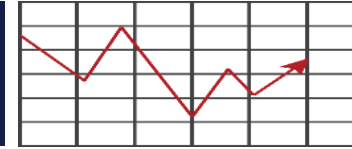
Distribution

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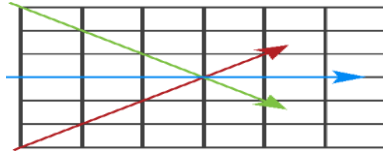


5 Big Challenges in Retirement

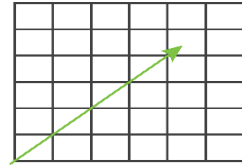
Investment Market Volatility



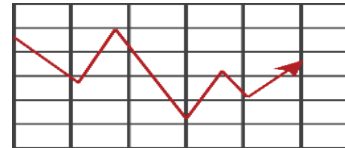
Taxes



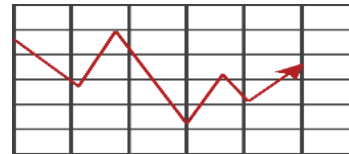
Longevity



Inflation



Healthcare Expenses





INVESTING



2 questions to answer when investing:



DO YOU KNOW THE
AMOUNT OF RISK YOU
ARE TAKING?



ARE YOU GETTING PAID
FOR THE RISK YOU ARE
TAKING?



Down Market – Sequence of Returns



The Jones's

\$1,705,646

- Returns are the same
- Time range is the same
- Sequence of return – Reversed (opposite)



The Smith's

\$362,414





TAXES

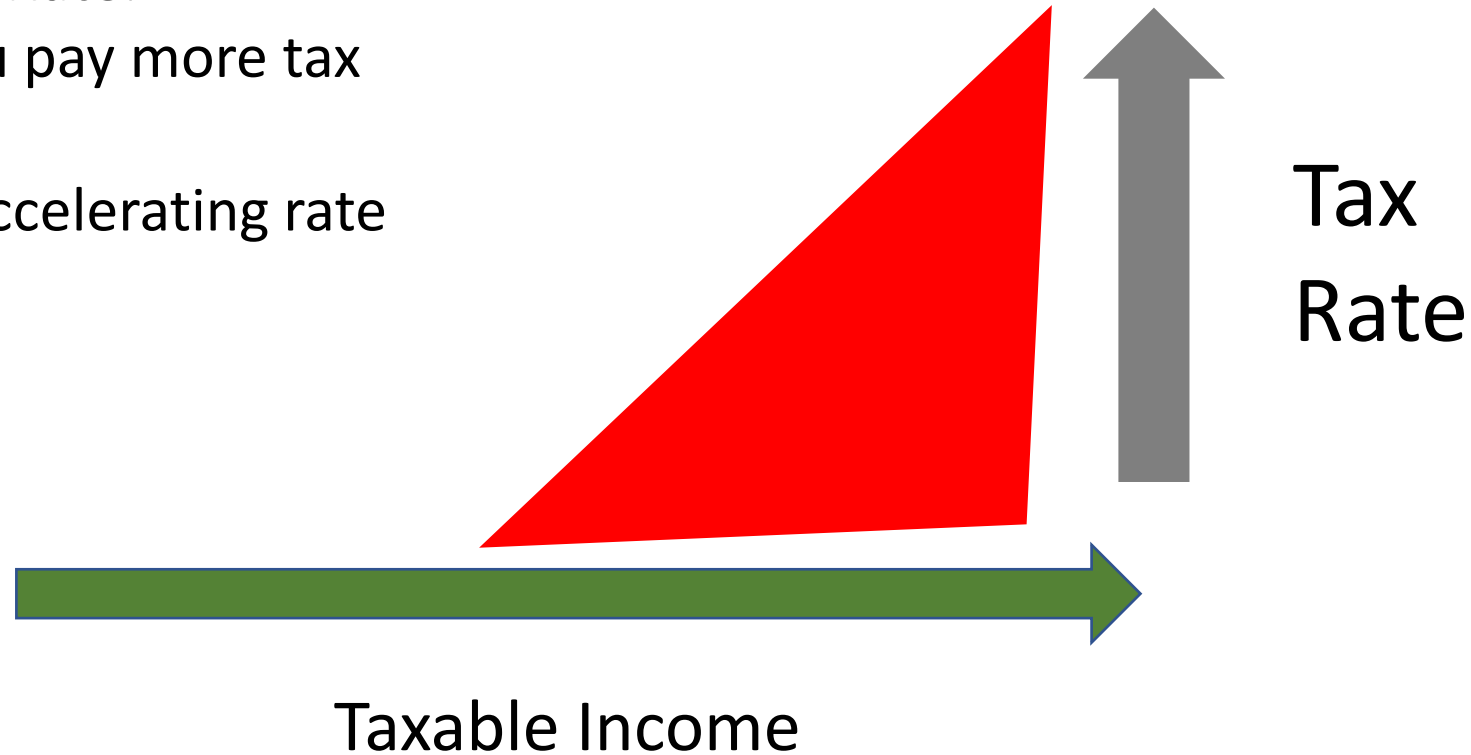


TAXES

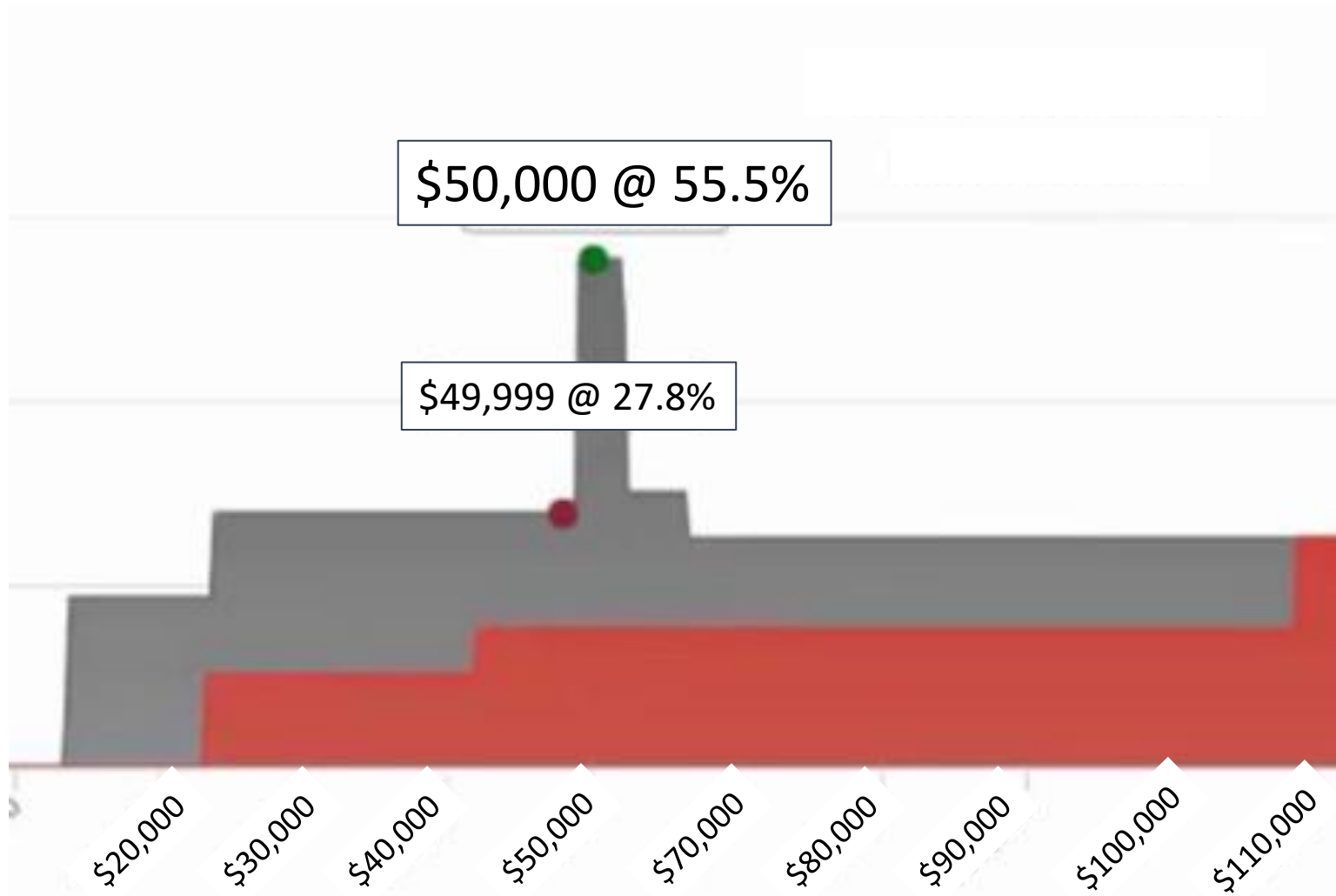
Progressive Tax Rate.

Not only do you pay more tax
(absolute \$s)

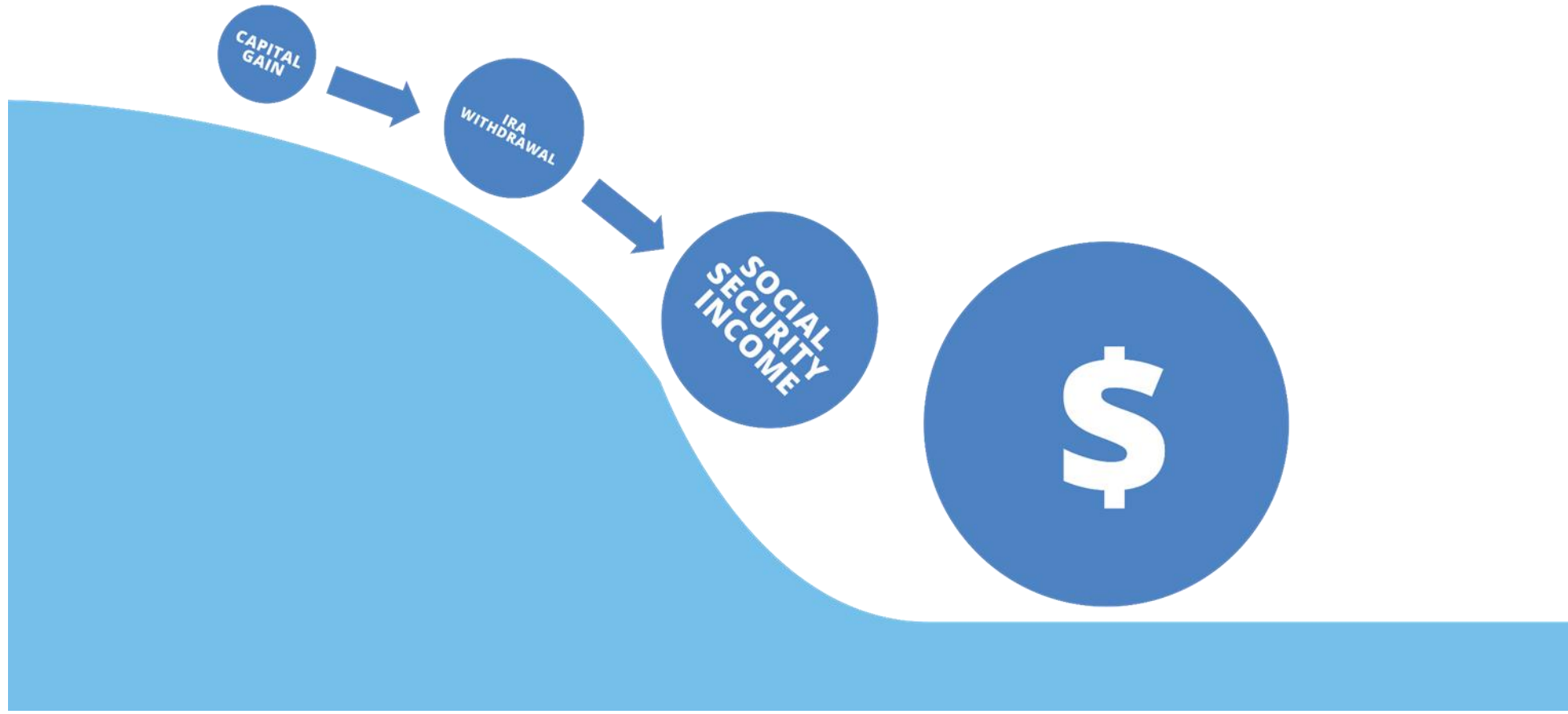
You pay at an accelerating rate
(higher rate)



TAX RATES: When \$1 ≠ \$1



Taxable Income - Snowball

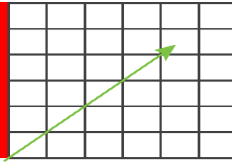




LONGEVITY

Risk Multiplier

Longevity



People are living longer with advances in Healthcare

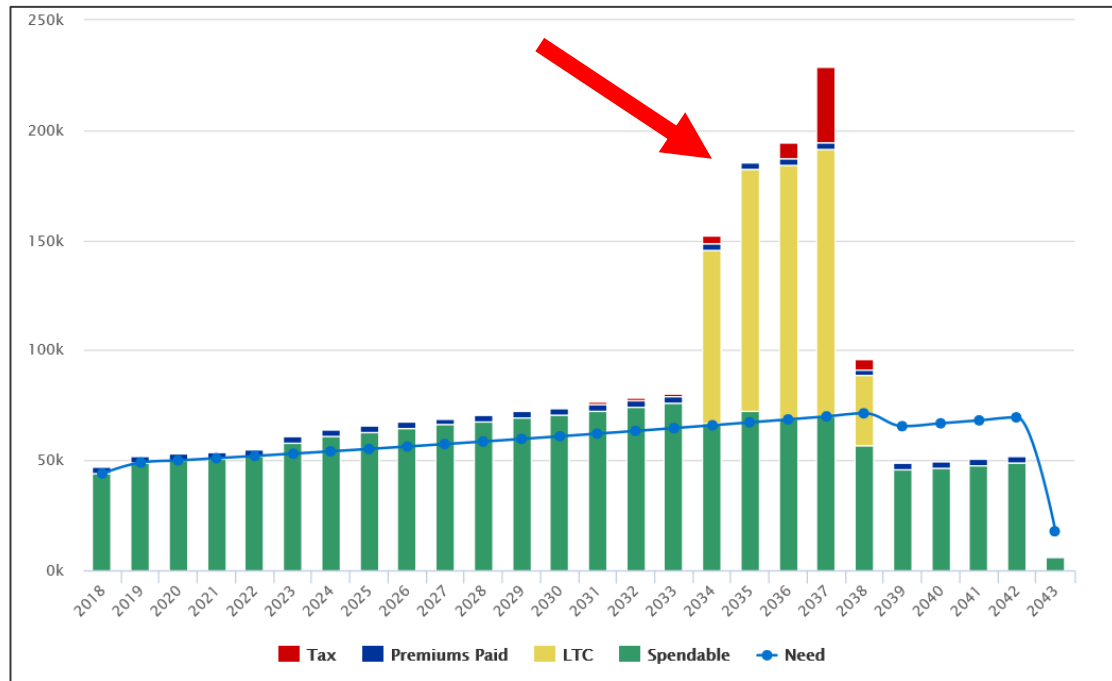
i.e., A Heart attack was a killer in the past and now it's an overnight stay.

- Inflation
- Health Care Costs
- Long Term Care
- Home Health Care

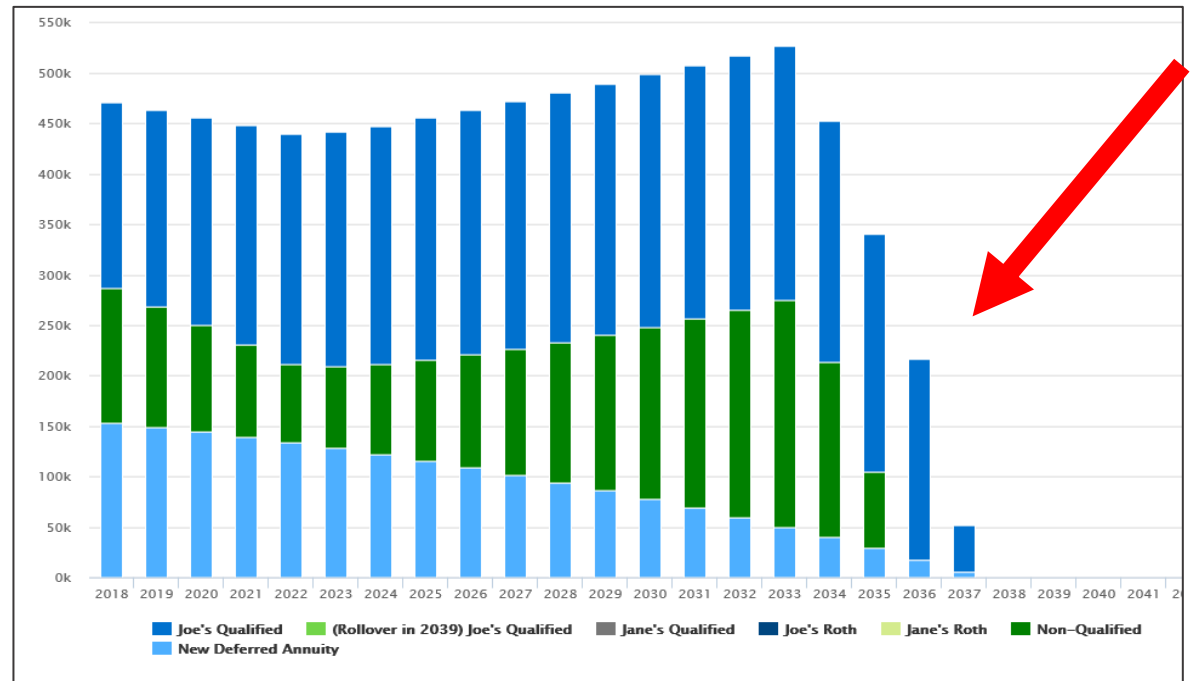


Long-Term Care Event: Stress Test

Annual Expenses



Investment Balance



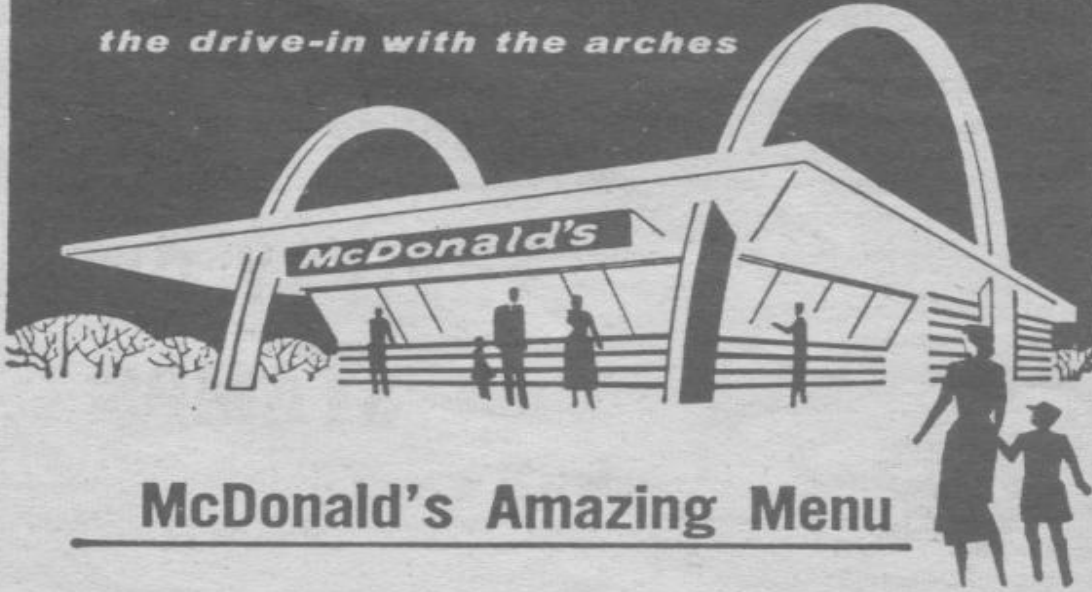


INFLATION



INFLATION

McDonald's
the drive-in with the arches



McDonald's Amazing Menu

Pure Beef Hamburger.....	15¢
Tempting Cheeseburger.....	19¢
Triple-Thick Shakes.....	20¢
Golden French Fries.....	10¢
Thirst-Quenching Coke.....	10¢
Delightful Root Beer.....	10¢
Steaming Hot Coffee.....	10¢
Full-Flavor Orange Drink.....	10¢
Refreshing Cold Milk.....	12¢



\$315,000

The total amount of money a 65-year old couple retiring in 2022 will need to cover medical expenses in retirement



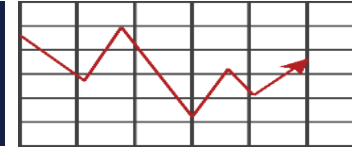
Fidelity

HEALTH CARE EXPENSES

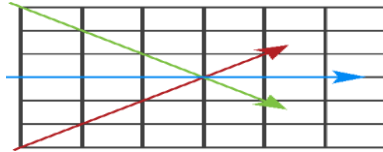


5 Big Challenges in Retirement

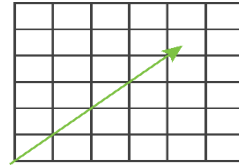
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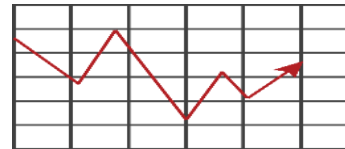
Taxes



Longevity



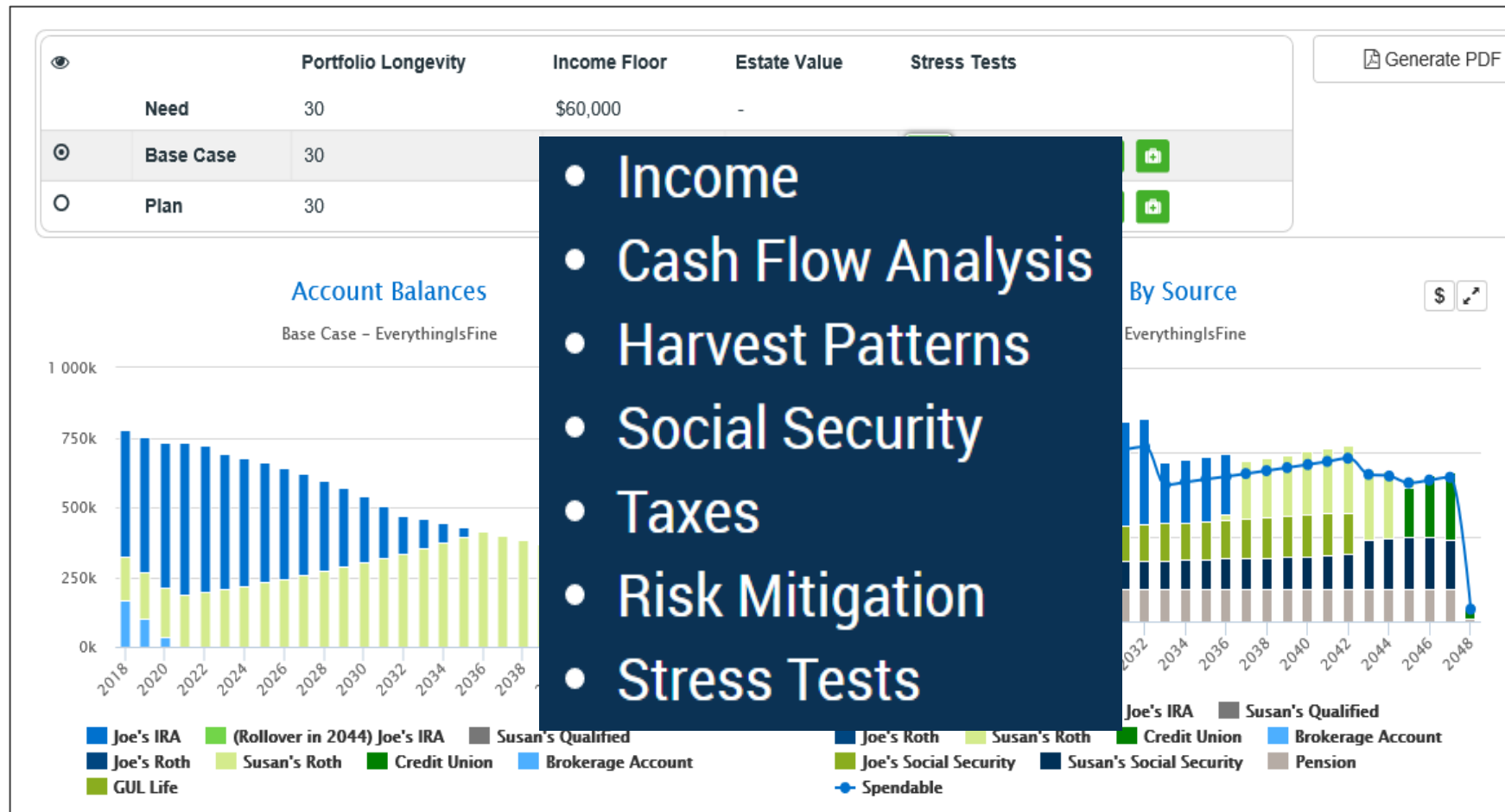
Inflation



Healthcare Expenses



Your Financial Bl(u) print



Is your Head Spinning?



Create Your Financial Bl(u)print



**Your Financial
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Retirement



www.spannerfinancial.com

833-SPANNER

(833-772-6637)



Laura Lunn

Laura@spannerfinancial.com



Kevin Brown

Kevin@spannerfinancial.com

