



*Serving Client's Financial and Insurance Needs Since 1971*

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## Welcome to the Haller Financial Group

The design and implementation of retirement plans is our specialty, and we've been providing this valuable service for our clients since 1984. Navigating these treacherous economic times can be a daunting task without professional help. Planning for retirement is not just about accumulating money to meet your living expenses—there are also numerous risks to consider!

- ✓ **Longevity Risk:** The risk of outliving your money
- ✓ **Interest Rate Risk:** The interest that the banks pay may not keep pace with inflation
- ✓ **Market Risk:** Stocks, bonds, mutual funds, and 401(k) plans are all subject to the volatility of financial markets
- ✓ **Time Horizon Risk:** There is less time to recover investment losses as one ages
- ✓ **Tax Risk:** Congress, state legislatures, and city hall do not guarantee future tax rates
- ✓ **Inflation Risk:** Over time inflation will decrease the purchasing power of your money
- ✓ **Social Security Risk:** The government does not guarantee Social Security benefits
- ✓ **Health Risk:** Assisted living, live-in nursing, and nursing home care expenses can severely shrink assets for surviving loved ones
- ✓ **Pension Risk:** Underfunded pension plans can reduce or even eliminate benefits
- ✓ **Estate Risk:** Estate shrinkage from taxes, attorney fees, court costs, and creditors  
for the business owner
- ✓ **Business Risk:** No exit strategy for your business with the resultant loss of its value

A professionally prepared retirement plan—tailor made specifically for your goals—can help to address each of these risks with proven strategies to lessen the financial damage they inflict. We invite you to discover for yourself if our firm is a good fit for your personal retirement planning needs. The information you find on our website could give you some of the answers you've been looking for.

Thank you for taking your time to visit us.

Ronald K. Haller, Investment Advisor Representative