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Retire With Financial Confidence

Frey Financial Seeks Stable Outcomes in an Unstable World

You've been getting ready for years, faithfully putting money into 401(k)s, IRAs and other retirement accounts in anticipation of the time when you will exit the work force. Now comes the hard part: generating a retirement income that will meet your spending needs throughout your retirement years.

"When making this transition, there are many factors that must be considered before you step across that threshold between work and retirement," says Clay Frey, CFP®, President of Frey Financial, in Tucson, Arizona.

"The average monthly Social Security benefit for a couple who start collecting at age 62 is around \$2,200. But for those who use our techniques to maximize their benefits, the average monthly benefit is closer to \$4,500."

– Clay Frey, CFP®

Clay and Christina Frey have been helping clients make the most of their retirement years since 1980, advising them on the appropriate investment strategies for their income needs, maximizing their Social Security benefits, avoiding unnecessary taxes, and ensuring their wealth is transferred to the next generation according to their wishes. The team at Frey Financial works closely with clients' CPAs, estate planning attorneys and other professionals to coordinate solutions for preserving wealth and maximizing income.

"We take a holistic approach to



As a **CERTIFIED FINANCIAL PLANNER™** Professional, Frey is required to maintain a high level of knowledge and adhere to a professional code of conduct. Additionally, Frey's clients are protected from fraud through the Securities Investor Protection Corporation, SIPC®.

retirement planning that starts with getting to know each client and spouse as an individual," Frey says. "By understanding the client's cash-flow needs, their life expectancy and family needs, for example, we're able to do what's right to meet their unique circumstances throughout their lifetimes." Christina often comments that financial education and maintaining discipline also play an important role in meeting financial goals. Those most likely to achieve their retirement goals also have a good understanding of other lifetime goals like education, health care and maintaining adequate reserves for other life-changing events.



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Guiding Retirees and Pre-retirees Since 1980

The process begins with an analysis of the client's entire financial picture to determine if they are on track to retire comfortably and at the desired age. "If not, we design strategies to create additional wealth. Clients may be advised to save more, assume more risk, rethink Social Security entry times – or all of the above," Frey explains.

Our unique and state-of-the-art model management and trading platform constantly monitors and rebalances the

client's investment portfolio to provide stability of principal, adequate cash flow and growth to offset future costs of living. We meet regularly with our clients to review their progress financially, and we provide monthly workshops to help educate our clients about life events that may affect them, such as identity theft, charitable giving, and changes in tax laws and health care benefits.

One of our strengths is our knowledge of Social Security benefits. We work closely with a Social Security consultant to advise clients on the appropriate age to start receiving benefits to maximize their income for both spouses and the surviving spouse. According to Frey, the average monthly Social Security benefit for a couple who start collecting at age 62 is around \$2,200. But for those who use the firm's techniques to maximize their benefits, the average monthly benefit is closer to \$4,500.

"At Frey Financial, we've been helping people retire with dignity for 33 years," Frey says. "We seek stable outcomes in an unstable world."

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