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Income Planning for Life in Retirement and Elder Care Communities

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Preparation is the key to success -- especially when dealing with such a critical and complex issue as elder care.

Determining what level of elder care is needed, researching the many elder care facilities, choosing the appropriate facility and working through the paperwork process requires a very significant amount of expertise. For that decision, CALL RN is your main resource.

Just as important is the calculation of an amount of income stream that can be generated by your investible assets while minimizing the probability of running out of money during your lifetime and/or your spouse's lifetime.....in other words, attempting to maximize your income stream while minimizing the risk of outliving your assets.

Do you know the realistic amount of income that can be generated from your investible assets while minimizing the probability of running out of money during your lifetime and/or your spouse's lifetime?

How should you best position your assets to generate income?

What period of time should you have this generation of income guaranteed?

When considering taxable versus tax-deferred investments, which should be used to generate income and which, if any, should be used for growth?

How many years should you be prepared to have your investible assets last?

Do you wish to leave a legacy?

What will happen if one or both spouses outlive their life expectancies?

What would you do if you did not properly position your assets for income generation and you depleted your assets prior to your death?

Your decisions on elder care must be predicated on a number of key issues and affordability may be at the top of that list.

For these decisions, Boomers and Elders is your main resource. We can help you answer all of these critical questions and put your mind at ease knowing you have proper income planning.

With years of experience in the financial sector, and most recently, providing specialized income planning for clients over the last five years, Boomers and Elders is very aware of the specific income planning strategies that you should consider. We will present strategies that may utilize annuitization along with strategies that may not utilize annuitization. You will be educated on the potential advantages and disadvantages of each strategy presented and you will decide which is most comfortable for your situation.

How does this income planning process work?

- Call at your convenience, to discuss your situation in general, so we may determine if Boomers and Elders can be of benefit to you. This is a no obligation discussion;
- If we can be of benefit, we will set an in-person or a telephone appointment, at which time you will learn general income planning strategies, pose questions you may have and receive a questionnaire for your completion. This will provide the information to create specific income plans for you;
- Our second meeting will be the presentation of at least two income planning strategies we believe would be appropriate for your specific needs. Then we will help you implement your chosen strategy.

Boomers and Elders will help you make a solid rational decision and avoid an unfounded emotional decision.

How does Boomers and Elders differ from brokerage firms and financial planning firms?

- We specialize in income planning only;
- We work closely with CALL RN so we are able to take a holistic view of your individual, personal situation;
- We will not request that you transfer any assets to us.

The cost of our services?

Should you decide to implement, through Boomers and Elders, a strategy utilizing annuitization, our service will not cost you anything since we will be compensated by the annuity issuing firm and do not feel it is appropriate to be compensated by both parties;

Should you opt for an income strategy that does not utilize annuitization, we will work with you on an hourly fee basis----\$150 per hour with a two-hour minimum and a five-hour billing maximum (total fee ranging from \$300 to \$750).

Finally, and very importantly, we wish to stress that we at Boomers and Elders are **VERY EASY TO WORK WITH.**

We will listen to your needs during your no obligation phone call, and provide an accurate assessment of how we can be of benefit to you....and in some cases, inform you that we may not be able to help.

We will take a sincere interest in your situation, take the time to make certain you understand the income strategies, and always demonstrate the highest level of integrity.

We wish you the best and look forward to working with you.

John J. Rosenfeld, Co-Manager

M.B.A. from California State University, Long Beach
Series 6, 7, 63 and 65 licensed
Twelve years in the financial sector
Most recent five years with Fidelity Investments
with focus on income planning