

Fraser Allport, Fiduciary, releases his Special Report: 'Retirement Planning is now Longevity Planning'

A Special Report on the Finances of Aging and Living Long.

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"[Retirement](#) Planning is now Longevity Planning." Fraser Allport, Accredited Investment [Fiduciary](#)®, releases a Special Report on the Finances of Aging and Living Long.

The Message is : Prepare for Living to Age 100.
Plan for Longevity.
How does a person guarantee that their
Money lasts until their Death ?

According to The Stanford Center on Longevity
... Prepare for Living to Age 100. Please visit :
<https://longevity.stanford.edu/>



Serving Clients since 1982

- How does a person make their Money last ?
- Is a person financially prepared for Longevity ?
- Has a person planned for Out of Pocket Medical Expenses ?

“

All Knowledge comes from
Experience. ”

Albert Einstein

- Does a person have an Estate Plan in place ? " House in Order ? "
- What happens to a person's finances if Social Security is decreased ?

There is also a long-term global challenge : Aging
populations, around The World. As the human race transitions from a burgeoning species to a
static or shrinking one, economies worldwide will come under significant change and strain

because of smaller populations.

Americans have experienced a steady increase in longevity over the last 100 years. In the early part of the twentieth century, average life expectancy at birth was only 47 years. Today, many people can expect to live into their eighties, nineties, or to age 100. While the benefits of increased longevity are clear, living long also presents a person with a number of issues that require solutions.

Financially, the answer to Longevity is an Annuity : a permanent and predictable stream of Lifetime Retirement Income. Simply put : An Annuity is a monthly check for Life. It's like a second Social Security check, or a Private Pension.



Experience Matters

Complicating the Longevity issue even further are the changes that have occurred in the sources of retirement income. At one time, workers could rely on Employer-Sponsored Retirement Plans and Social Security to provide an adequate, secure, and lasting retirement income.

But now, for Pre-Retirees and those who are already Retired ...The future of Social Security is uncertain, and many Employers have replaced "traditional" Pension plans with 401(k) plans that require management and have Risk.

Worse, Employers often neglect assisting participants with transitioning retirement savings into retirement income. Retirement Planning in 2025 : There is an obvious need for an Asset that provides a guaranteed and predictable monthly check ... for Life.

[Annuities](#) are the most logical and utilitarian tool available to meet this need, because only Annuities provide Guaranteed Lifetime (and Spousal) Income. A Fixed-Indexed Annuity can enhance one's retirement by avoiding market risk and volatility in the pivotal years leading up to retirement.

Annuity Income can help improve a person's Standard of Living in Retirement : The more Cash coming in monthly ... the better the Lifestyle. Expanding the use of Guaranteed Lifetime Annuity Income is a time-tested solution for diversifying one's portfolio with the use of an Annuity. Annuities become the " Safe Money " in a person's portfolio. In sum ... Annuities play an important role in a properly diversified portfolio.

Think about what percentage of Assets should be put into an Annuity, or how much extra monthly Income is needed in the household ?

About the Author :

Fraser Allport is an Accredited Investment Fiduciary[®] and Certified Estate Planner[™] with 43 Years of Experience, serving all of Florida.

Fraser specializes in Retirement and Estate Planning, Medicare, Social Security, and Income Taxes.

See Fraser Allport's comprehensive Suite of Services at www.fraserallport.com.

After 43 Years in Business ... Fraser is a Trusted Authority.

Fraser is The Advisor that a person keeps for Life.

Work with an Accredited Investment Fiduciary[®] : Fraser Allport

Don't settle for less.

Fraser Allport offers a no obligation Complimentary Consultation to help his Clients analyze their optimum Social Security claiming strategies at : <https://www.calendly.com/fiduciaryadvisor>

Fraser offers Phone, Zoom or In-Person consults. Fraser also does Onsite Educational Workshops at a School, Facility, HOA, Senior Center or Club.

Fraser serves all of Florida, and can work in all 50 States.

Fraser has been in Business for 43 Years. Experience Matters.

" All Knowledge comes from Experience. " - Albert Einstein

Read Fraser's Client Google Reviews at :

<https://www.google.com/search?client=firefox-b-1-d&q=Fraser+Allport#lrd=0x88de6054f6da76b7:0xe1bfd223d960bf29,1,,,%60>

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Attribution :

1)

Increased Longevity and the Annuity Solution:

How Retirement Policy Reforms Can Reduce Longevity Risk

David P. Richardson

Principal Research Fellow

TIAA -CREF Institute

2)

Dr. Wade D. Pfau, PhD, CFA[®]

Managing Risk with Fixed Index Annuities

3)

What is an Accredited Investment Fiduciary® ?

<https://www.fi360.com/>

Fraser L Allport

The Total Advisor, LLC

+1 386-882-6256

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