

RETIRING WITH FREEDOM

FRONT-END PLANNING PREVENTS SLEEPLESS NIGHTS

Life is messy – that’s a given – but when it comes to retirement, people want to know that their money will last regardless of what comes along. Toni Hill, co-founder and vice president of Freedom Financial Group, knows this is the primary concern of today’s retirees and strives to make sure her clients can relax and enjoy their retirement.



BY A.M. LEHNER

Hill explains how, when people are facing retirement, there’s a sudden realization that however much money they’ve accumulated is all they will have. “Now, you have to make all of this work for you in a way you’ve never had to before. You are asking it to start feeding you; you aren’t feeding it anymore.”

“The loss of control can be very frightening,” Hill said, adding that her job is to eliminate those concerns through comprehensive planning so her clients can sleep at night.

“We know that unexpected and unfortunate things are going to happen. But, if you plan really well on the front end,



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you have anticipated the unexpected and have a plan to handle it,” she explains.

By working multiple scenarios, including possible illness and spousal survival, contingency plans are always in place to give clients the space they need to focus on their emotional needs, without adding the burden of making sudden financial decisions.

“It’s already devastating enough without having to worry about the financial aspects,” Hill added.

Toni started her Alabama-based firm with a mission to make sure retirees were getting accurate information. After seeing her own aging parents being poorly advised, she became motivated to enter the financial industry to fill those gaps for holistic, cost-effective all-encompassing retirement and legacy planning so other retirees would be taken care of the way they should be.

“We consider ourselves specialists,” she said. “We are working with people who are five to ten years out from retirement, or who’ve already retired.”

Hill understands what it is that retirees need from a portfolio – longevity and stability as opposed to aggressive pursuit of growth through alpha and beta strategies. “Baby Boomers are retiring at a rate of 10,000 a day. It’s not that they don’t want growth in their portfolios; that’s not all they are looking for right now,” she explained. “in fact the most

important thing is not growth but to have an income plan designed to replace the paycheck they are losing.”

Hill also believes that with the prevalence of online tools, abundance of information on the web, and often irresponsible messaging from the media, retirees need retirement specialists to help them weed out potentially damaging misinformation.

“We don’t have a lack of information out there, we have too much information,” Hill said. “When people come in, they are confused. They don’t know how to filter out what applies to them and what doesn’t.”

“Where we really become valuable,” Hill added, “is when we are advising them how to blend what they want with what they have, and with what matters to them – and then optimize it.”

Selling products or investments is not Hill’s primary goal; ensuring that retirees remain fiscally sound and worry-free is.



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