AS SEEN IN *FORBES, FORTUNE & MONEY*

BUILDING WEALTH

AUSTIN

Your Guide to Purpose-Driven Retirement Planning

This team is specifically equipped to help you retire with confidence and security.

TUNE INTO “RETIRE READY WITH REAP FINANCIAL”
Saturdays at **2**pm **&** Sundays at **5**pm on News Radio KLBJ ***99.7***FM

Everyone dreams of retirement, but not everyone is properly prepared to get there. The journey to retirement must be taken with deliberate, strategic steps.

“The most common problem I see is lack of a cohesive plan,” says Sandra Newman, founder and president of REAP Financial Group LLC. “People might have a few investments they’re hoping will get them through retirement, but they lack a specific retirement plan and strategies to combat inflation and tax issues.”

One of the key strategies of purpose-driven retirement planning is what Newman calls “bulletproofing” a portfolio, or choosing investment tools that will provide guaranteed income regardless of stock market performance.

“Many people simply aren’t aware that there are investments outside of the stock market that can be better suited for a portfolio that is closer to retirement,” she informs. “Often people take too much risk for their age and proximity to retirement.”

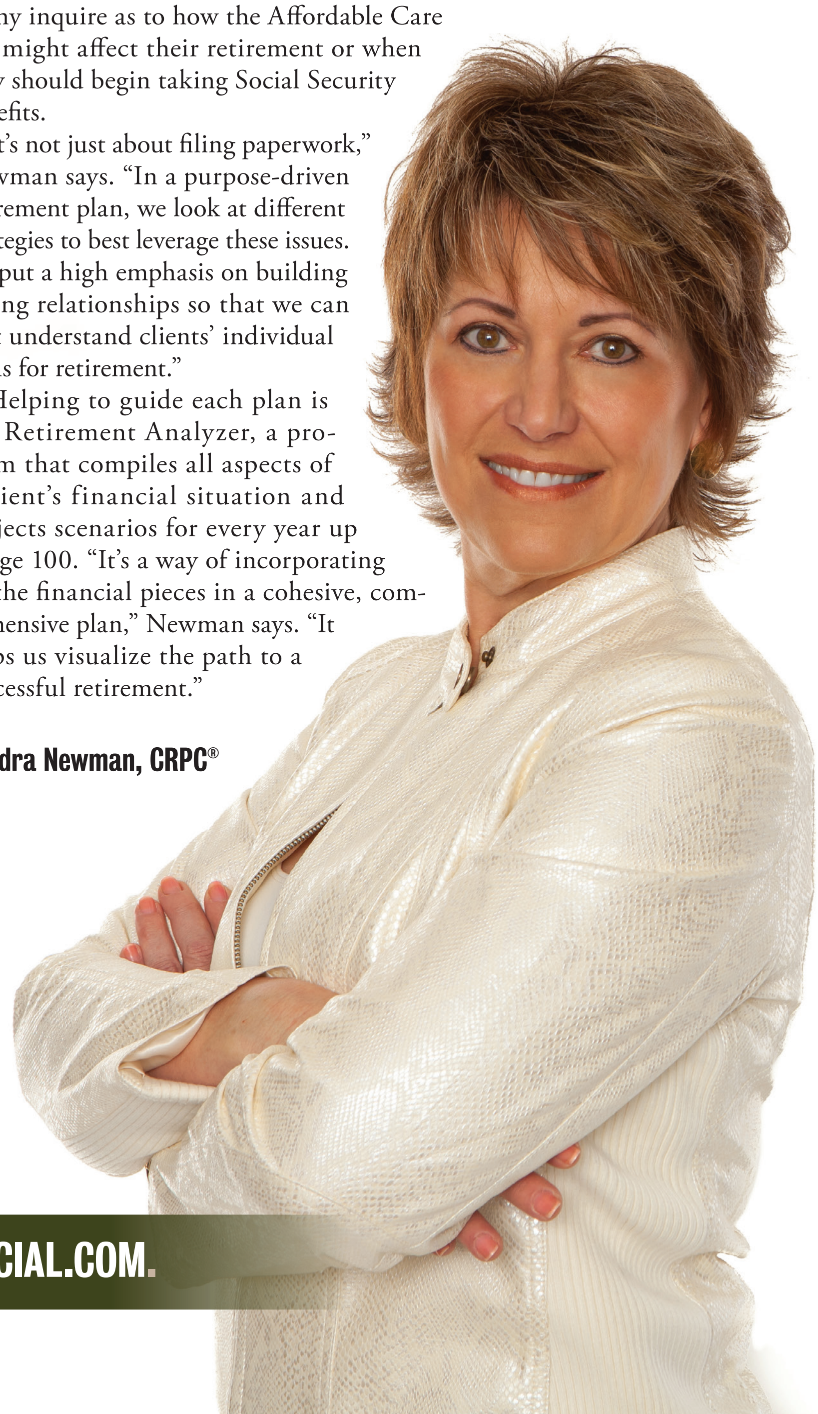
As a family-owned, independent firm, REAP Financial isn’t limited by proprietary broker-dealer products. Instead, Newman’s team has the freedom to seek out the best solutions for each client.

Answering the Tough Questions

Armed with retirement-specific designations, such as the acclaimed Charted Retirement Planning Counselor,SM and more than 20 years’ industry experience, Newman isn’t afraid to address clients’ most challenging questions. Many inquire as to how the Affordable Care Act might affect their retirement or when they should begin taking Social Security benefits.

“It’s not just about filing paperwork,” Newman says. “In a purpose-driven retirement plan, we look at different strategies to best leverage these issues. We put a high emphasis on building strong relationships so that we can best understand clients’ individual goals for retirement.”

Helping to guide each plan is the Retirement Analyzer, a program that compiles all aspects of a client’s financial situation and projects scenarios for every year up to age 100. “It’s a way of incorporating all the financial pieces in a cohesive, comprehensive plan,” Newman says. “It helps us visualize the path to a successful retirement.”



Sandra Newman, CRPC®

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RETIREMENT • ESTATE • ASSET PROTECTION

REAP Financial LLC *is located at 9414 Anderson Mill Road, Suite 100, in Austin, TX. Call* **512-249-7300** *for more information.*

VISIT REAP FINANCIAL AT REAPFINANCIAL.COM.