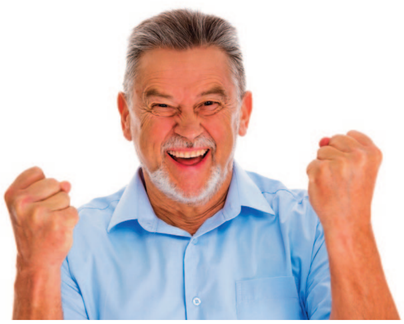
"Yes, You Can Retire!"

The Words Every Investment Advisor Relishes Telling His Client

Saying those four words to a client – Yes, you can retire – is one of those iconic moments that still gives me goosebumps as a financial advisor, even after working with hundreds of clients over the past 25 years.



To be able to offer someone that peace of mind that all their hard work has paid off and they have reached their retirement savings milestone is hard to describe. I enjoy witnessing their elation at having accomplished such a significant goal; and as their investment advisor, I feel their achievement is my achievement too!

Working as trusted fiduciaries, we are just as invested in our clients' dreams, fears, and challenges as they are. It's our job to understand their situation and guide them through the retirement savings plan process to help them reach their goals.

"Goals are dreams with deadlines." - Diana Scharf Hunt

Essentially, we consider ourselves "life coaches." Yes, we help clients manage their wealth, retirement, and estate plans, but we also help them with life's challenges. We navigate tough family financial conversations when needed. We offer guidance when other professional services must be coordinated, such as legal and tax work. We discuss preparing for big ticket purchases like college, weddings, and a second home. And if a client has a life-changing medical or career challenge, we are right there to lend support and counsel.

"Retirement only means it's time for a new adventure."

And remember, even after you've made your "I'm retiring!" announcement and closed that chapter of your life, our job as your financial advisor has only just begun. This is when the "rubber hits the road" and we put our mutually designed financial action plan into gear. Is the course always a straight path? Not usually. In my experience, the best financial plans are wrought with curves and detours, because life never really plays out the way one expects. Adjustments are a necessary part of the equation.

But rest assured, with a well-thought-out strategy, continuous monitoring, discipline to stick to your goals, as well as trust, together we will reach your "good life"...and more goose bumps! MC WS

Author

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Associate Financial Strategist Kathy White has been with McKinley Carter for more than a decade, bringing with her almost 30 years of banking and mortgage experience. She wears many hats at our firm because of her breadth of expertise.

Kathy's advisory skills encompass both individual wealth management and retirement planning. She also handles the administration of our employer retirement plans. Although she is based in our Wheeling, WV headquarters, she spends significant time in our Gaithersburg, MD office supporting client relationships. Additionally, Kathy oversees the on-boarding of new employees as it relates to technology and software tools.

Kathy has successfully completed the College for Financial Planning's Financial Paraplanner Qualified Professional™ designation program and the Chartered Retirement Planning Counselor program.