



Retirement Income Story

A Message from Doug Bahr Director of Retirement Planning



There is this saying in life, “there are two sides to every story”. The **Planning for Retirement Income Story** has two sides, saving for retirement AND living in retirement. The story doesn’t end there, with investing comes risk, and those risks could have an impact on your Planning for Retirement Income story.

Saving for Retirement – My Going the Distance Philosophy

- Take advantage of market opportunities using dollar cost averaging
- Don’t try to time the market, time in the market is more important so start early
- Stay the course and increase your deferrals each year
- Build a diversified portfolio and don’t have all your eggs in one basket
- Be a consistent investor and manage inflationary pressure through wage and investment growth
- Understand tax deferred or tax-free growth strategies (Pretax or Roth)
- Don’t discount other income sources like social security, cash balance or non-qualified deferred compensation plans
- Be thoughtful on how long you’ll work, and review scenarios on the impact of your retirement saving if you work shorter or longer

Living in Retirement – Acknowledge and plan for the risks now that you have arrived at retirement

- Longevity
- Inflation and taxes
- Market volatility
- Consumption (How much you spend and how fast you spend)
- Health care costs including long term care

Let us manage your company’s retirement plan and educate your employees about their

HOLIDAY RAFFLE GIVEAWAY



To show our appreciation for your continued support and loyalty, we will be giving away four gift cards valued at \$100-\$250. We will draw winners once a week during the month of November. To enter, follow the steps below:

1. Leave us a google review using [this link](#)
 - Enter between November 1st – 24th
2. Once you leave a review, your name will automatically be entered into the drawing!
3. Winners will be drawn every Friday in November (November 4th, 11th, 18th, 25th)
 - Winners will receive an email from marketing@infinitybenefitsolutions.biz
 - If your name is not drawn, it will remain in the running for future drawings
 - If your name is drawn, it will not remain in the running for future drawings

INDUSTRY NEWS



Get Communications Right for Open Enrollment



How to Budget for Your Group Benefits Plan



Infinity Benefit Solutions is deeply saddened to announce the passing on October 2, 2022, of Bill Siehr. Bill died following complications of a stroke he suffered on September 14, 2022, he will be deeply missed by Infinity, our staff, and our clients. Bill provided Employee Benefit advice and counsel to medium and large employers for 40 years. His experience in our industry included eight years as an insurance company Employee Benefit representative, twelve years as a partner in an Employee Benefit Consulting firm, and nineteen years as a self-employed Employee Benefit Consultant. All of us trusted Bill to provide sensible, cost-effective solutions. In 2021, Bill left BSG and joined Infinity Benefit Solutions as an Employee Benefit Consultant. Over his career, Bill retained many client relationships and had expertise in life, health, welfare benefits, and health benefit cost management strategies. His kind manner and thoughtful instruction will be sorely missed.

Memorials, if desired, can be made to Children’s Wisconsin (giving.childrenswi.org), or the Milwaukee Rescue Mission (give.milmission.org). Please see Feerick Funeral Home (feerickfuneralhome.com) for the obituary.

Did you miss last month's Benefits Bulletin?

CLICK HERE TO READ
THE OCTOBER ISSUE



IBSI | 1036 W Juneau Ave Suite #302 , Pabst Professional Center, Milwaukee, WI 53233

[Unsubscribe marketing@infinitybenefitsolutions.biz](mailto:unsubscribe_marketing@infinitybenefitsolutions.biz)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by brian.dix@infinitybenefitsolutions.biz powered by



Try email marketing for free today!