

Retirement Income Solutions for Challenging Times

DDI Financial Services

You've been getting ready for years, faithfully putting money into 401(k)s, IRAs and other retirement accounts in anticipation of the time when you retire. Now comes the hard part: generating a retirement income that will meet your needs and last your lifetime.

Indeed, retirees and pre-retirees today face some of the most challenging circumstances in recent memory, says Richard "Dickie" Dean, president/CEO of DDI Financial Services. According to Dean, today's historically low interest rates and the direct and indirect effects of the international markets are causing many people to look at options they might not have considered in the past. In addition, many are working longer and even starting new careers.

"For many retirees," Dean says, "the secure choice is an annuity or another type of guaranteed income solution." He notes his practice offers "solutions, not products," and only after helping clients clarify their income needs, goals and objectives.

Ready. Set. For Life

In Dean's experience, planning for retirement is too important – and too complex – to leave to chance. There are myriad factors that must be taken into consideration, from Social Security and Roth conversions to pensions and qualified plans (such as IRAs and 401(k)s, etc.),



Back Row: Brayden Black, Dickie Dean and Jaydee Dean. Front Row: Jerra Dean, Patricia Kelley and Dani Good.

not to mention health concerns and taxes.

At DDI Financial Services, that process begins with a confidential "fact finder," which, in turn, will provide a comprehensive analysis of the client's current financial situation and help to determine if they can meet their future income needs. Dean and his team use proprietary software he has developed over the years to analyze clients'

individual needs and help answer many of the questions that keep them up at night.

Although life can present unpredictable circumstances, Dean believes the right preparation and strategic planning can anticipate the most common questions that challenge his clients: "Will I have enough to meet my retirement goals?" "When is the best time to start taking Social Security?" "Could I outlive my money?" "How do I maximize my pension and protect my spouse?"

"My clients are more fearful, and more willing to dig in and understand their finances, than at any previous time in my career," Dean says. "People who at one time might have been content to just let the chips fall where they may are now willing to put in the time and effort to plan for their income needs while considering possible tax saving strategies.

"Remember, life is Murphy. If something can go wrong, it will – so plan accordingly. It's your retirement!"



HERE TODAY, HERE TOMORROW

Richard "Dickie" Dean's grandfather, father, great-uncle and uncle passed along their knowledge of and passion for financial planning to him 34 years ago. Since then, Dean has helped thousands of individuals enjoy a secure retirement, treating them as if they were members of his own family. Now he's looking ahead 10 to 12 years to his own retirement, while taking steps to ensure his practice passes into the best possible hands. He is personally readying the next generation of DDI Financial advisors to continue the practice's longstanding tradition of exceptional professional service. "These are people who have been with me for many years," he says. "Some of my own family have embraced my vision for DDI Financial Services and joined my team. I have complete confidence in the ability of the entire DDI family to meet our clients' needs for many years to come."



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DDI Financial Services is an independent financial advisory firm offering retirement income, wealth transfer and tax planning solutions, primarily for pre and post retirees throughout the Midwest. All initial consultation and cash flow analysis is provided as a complimentary service and is intended to assist families and or individuals in providing fundamental answers to assess their retirement goals and objectives.

