What's Your Retirement Game Plan?

The Retirement Playbook with Coach Luu

A Football X's and O's Perspective into Your Retirement Game Plan with Retirement Expert and Wealth Guru, Shirley Luu, Q&A Style

By Enzo Giovanni

Enzo: Lets get straight to it Shirley. Lets talk retirement football-style. I'll talk football concepts. You talk retirement. Want to play?

Shirley: Absolutely. I don't know how much I know football, but I definitely know savings.

Defense Wins Championships

Enzo: Excellent. Lets start with DEFENSE. Championship teams have good defense. What are some things we have to defend when it comes to retirement and what are some key defensive strategies to use?

Shirley: Well, that sounds like "protection" and there's no doubt that what you must defend and protect is your nest egg - or in other words, all the money you have saved up for your retirement years.

Strategy-wise, many retirement plans fail to have any defense installed. In other words, if you have all your money in mutual funds, and the stock market crashes, you could lose everything. People who have been investing in their 401k's for years are also lacking defense because that saved up 401k money is also vulnerable to the markets.

Enzo: So what's the defensive formation then? How can I invest into my retirement with healthy interest while still defending it? or can I?

Shirley Luu

Shirley: You can. The formation is Life Insurance. It's not what most people think about when thinking about saving for retirement, but it's a proven, reliable, legal, and master strategy used by the super rich people of the world in order to save money for retirement, benefit from the upside gains in the markets and yet still protect it from market losses.

Oh, and by the way, you're not just defending your nest egg against market disaster, which is clearly possible in these turbulent times we live in, but you're defending your money from Uncle Sam, and the reality is using Life Insurance as a vehicle for retirement savings allows you to have a tax-free retirement. And that's why the super rich "or the best teams" use this investment strategy.

How to Score the Most Points (Money)

Enzo: Wow, that sounds like the best defense in the league, right there, great stuff Coach. Lets shift gears and talk Offense now. Offense is all about scoring points obviously, and in this case, clearly we are talking money, so tell me, what's the offensive strategy to score the most money in the retirement game?

Shirley: Well, for starters, a great offense begins with a great defense. Like I alluded to

continued on next page ➡

before, when you give Uncle Sam less money, legally of course, then in effect, you are putting more money in your own pocket, you are scoring more points.

Enzo: That sounds like by the way, like an interception in football. Uncle Sam is trying to score and throw on you, but you take the ball back into your own possession.

Shirley: Exactly, but that being said, there's another key concept you need to accept in order to score more points.

Enzo: And what's that?

Shirley: Save more. If you want to score more, then save more. If you have a lot of money, you can front-load your savings plans in certain ways. If you have little money, you can still make it happen. My clients are people who would consider themselves rich and those who would consider themselves poor. I work with young people and older folks. Regardless of your background , if you want to be smarter with your money, then save more and invest wisely. Defend your money from market crashes, Uncle Sam, from wealth management fees that take points off the scoreboard, and from yourself. Commit to saving, and you'll score more points.

Enzo: And win more games.

Shirley: Definitely.

Shirley Luu FINANCE
ShirleyLuuFinance.com

The Retirement Playbook

Enzo: Really good stuff Coach. One last question. Who's the MVP of Retirement? Who or what is the most valuable player when it comes to making sure the team executes the game plan and ensures some financial security for life?

Shirley: Well first of all, I think it's a team effort. I don't think there's one guy or one thing that is going to win the game for you when it comes to retirement, but I do think there are some key plays you need to have as part of your game plan... how does that sound?

Enzo: First of all, you are really sounding like a coach now so watch out Gruden. Secondly, that sounds perfect. So tell me, what are the key plays we need in our retirement playbook?

Shirley: Well, I'll just list some real quick for you and do it that way:

1. Commit to saving. If you haven't started, start now. If you already are, make sure you are investing wisely.

2. Invest or move your money to retirement accounts that protect your money: from Uncle Sam, wealth management fees, and market losses - whatever you're not willing to lose if a market disaster occurs.

3. Change your mindset about what it means to save for retirement. It's not just about having a 401k anymore. Like technology, laws, and society, things evolve - and so have the retirement financial products that exist today, and unfortunately, your financial advisor may not be telling you about them.

4. Tap into one of the most powerful retirement and savings strategies and benefits that exists today - guaranteed income for life.

5. Get, check, or change your Life Insurance to one that provides living benefits, not just a one that provides a death benefit... I think that'S good for now.

Enzo: I got one more Coach... CALL YOU.

Shirley: [Laughing] Yes, I think that's a a good idea too. I'm happy to help and my consultations are free.

Enzo: Awesome. Thanks Shirley. Great game plan. Great advice. And I'm going to end with the most important note - your cell phone number: (703) 608-1203. If you're reading this call Shirley. Seriously.

About the Author

Enzo Giovanni is an author, entrepreneur, internet marketer, business consultant, and Editor-In-Chief for iKnowMyMoney.com - a platform that promotes expert opinions on money, wealth, and financial literacy. Contact him at: enzo@iKnowMyMoney.com

Shirley Luu
Shirley@ShirleyLuuFinance.com
Mobile: 703-608-1203
7925 Jones Branch Dr. | Suite 5375 | Tysons, Va 22102

Text "special" to phone number 678-506-7543 for a Free Smart Retirement Special Report from Shirley Luu

Shirley Luu is a proud syndicated columnist and contributor for iKnowMyMoney.com