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**SUZE
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EMPOWERING
WOMEN IN FINANCE

Limiting Taxes on 401ks
Feeling the Effects of the Shift

Financial Education Pays Off
U.S. Placed 9th in Educational Development

DOL Attacks Private Investment Portfolios
The "Fiduciary Rule" What's all the Fuss About?

RETIREMENT *Is a Unique Journey*

Retirement presents different challenges and opportunities for everyone.

But, as lifespans become longer and longer—retirees now have a one-in-five chance of living to 90—and financial media streams saturate consumers with contradictory information, it takes a dedicated professional to help turn a person's unique retirement situation into a satisfying journey.

"Not everybody's financial situation is going to be the same, it never has been and never will be," said Duane Johnson, president of Duane Johnson Group, LLC., told *Advisors Magazine* during a recent interview. "By having that one-on-one with people, it eliminates that ... Rather than having to listen to what the Internet's saying, it's not as confusing when you can actually sit down and talk to someone."

The Duane Johnson Group, LLC., is a Murrieta, California-based, financial services and insurance firm that provides retirement and income planning for clients in or nearing retirement. The Duane Johnson Group, LLC., also maintains a sep-

arate tax office that works closely with the retirement side of the business. The firm does not require a minimum amount of assets to become a client, with Johnson chalking that up to being a "big believer that everyone needs help."

People often put off dealing with their finances. The complexity, jargon, and diversity of products—combined with the array of financial problems the average person may be facing—can make finances overwhelming. That's where Johnson steps in, taking careful stock of prospects' financial situation, goals, and needs, then following that up with a tailored plan.

Increased longevity can complicate retirement for many.

"Potentially you're going to have 25-plus years of retirement," Johnson said. The chances that anyone will outlive their savings are considerable given that lifespans now can frequently push 100. Johnson works to mitigate this by planning for

client longevity and incorporating fixed annuities into plans so that his clients can feel confident in at least on income stream regardless of how long they live.

New financial tools, such as automated "robo-advising" platforms, may help demystify some of these financial challenges, but Johnson believes a professional still matters. Many would-be do-it-yourself individuals, after all, can struggle with financial literacy, and the new tools are useless without the knowledge to use them correctly.

Using those tools correctly, for many, requires a professional financial advisor who can answer prospec-

tive clients' questions and explain complex financial products in a language they can understand. Personalized service also matters, Johnson believes, given each client's unique financial goals, not to mention, it's just good business.

"I would not want anyone to feel like a number," he said.

For more information: www.duanejohnsongroup.com. Duane Johnson is a licensed insurance broker, CA insurance license #0C28543.



DUANE JOHNSON GROUP, LLC.
RETIREMENT & INCOME PLANNING SPECIALISTS

