



As Seen In... *Forbes*, February 10, 2014

# Certainties, Not What-Ifs, for Retirees and Pre-Retirees

*Duane Johnson Group*

**D**uane Johnson believes in certainties. "As people enter their retirement years, they shouldn't have to worry about what-ifs," says Johnson, founder and president of the Duane Johnson Group, in Murrieta, Calif. "They need to protect the assets they have, with sufficient growth to ensure they'll have the income they'll need to live out their retirement the way they choose, through safe income planning and asset protection."

Johnson is intimately familiar with the needs and concerns of retirees and pre-retirees because they have been his exclusive focus for 14 years. He started the Duane Johnson Group in 2001 after working in the insurance industry for eight years.

"As people enter their retirement years, their needs change," Johnson says. "Safety – keeping what they have – becomes paramount. As Will Rogers said, 'I'm more concerned with the return *of* my money than the return *on* my money.'"

Over the years, Johnson has not only helped hundreds of clients retire comfortably, he has guided thousands of additional Southern Californians toward their retirement goals through his popular seminar, Retirement Financial Bootcamp, held approximately four times a month at locations throughout the Inland Empire.



The Duane Johnson Group is a member of the National Ethics Bureau and the Business Consumer Alliance. "Earning our clients' trust is very important to us," Johnson says.

"At the Duane Johnson Group, our mission is to prepare retirees and pre-retirees for a secure retirement so they can spend with confidence," Johnson says. "We also assist clients with estate planning so they can feel confident their assets will be passed on to their loved ones according to their wishes."



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## Annuities: the Most Income for the Smallest Investment

According to Johnson, most clients are looking for products that will provide the most income for the smallest investment. In his experience, those products are annuities. The Duane Johnson Group offers a variety of annuity products that are not only guaranteed not to lose principal, but offer guaranteed growth as well.

Each client receives a customized plan based on his or her needs, goals and concerns. "We take the time to get to know each client on a personal level so we can tailor the proper plan for their situation, utilizing low-risk options," he says.

*"I'm more concerned with the return of my money than the return on my money."*

– Will Rogers

Johnson, who was lucky enough to have four grandparents and two great-grandparents growing up, says he knew early in his career he wanted to work with retirees. "I've always enjoyed spending time with older people," he says. "Even today, as I work with my clients, I ask myself if this is something I would do for my grandparents. If it's not good enough for my grandparents [only one of whom is still alive], it's not good enough for my clients."

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