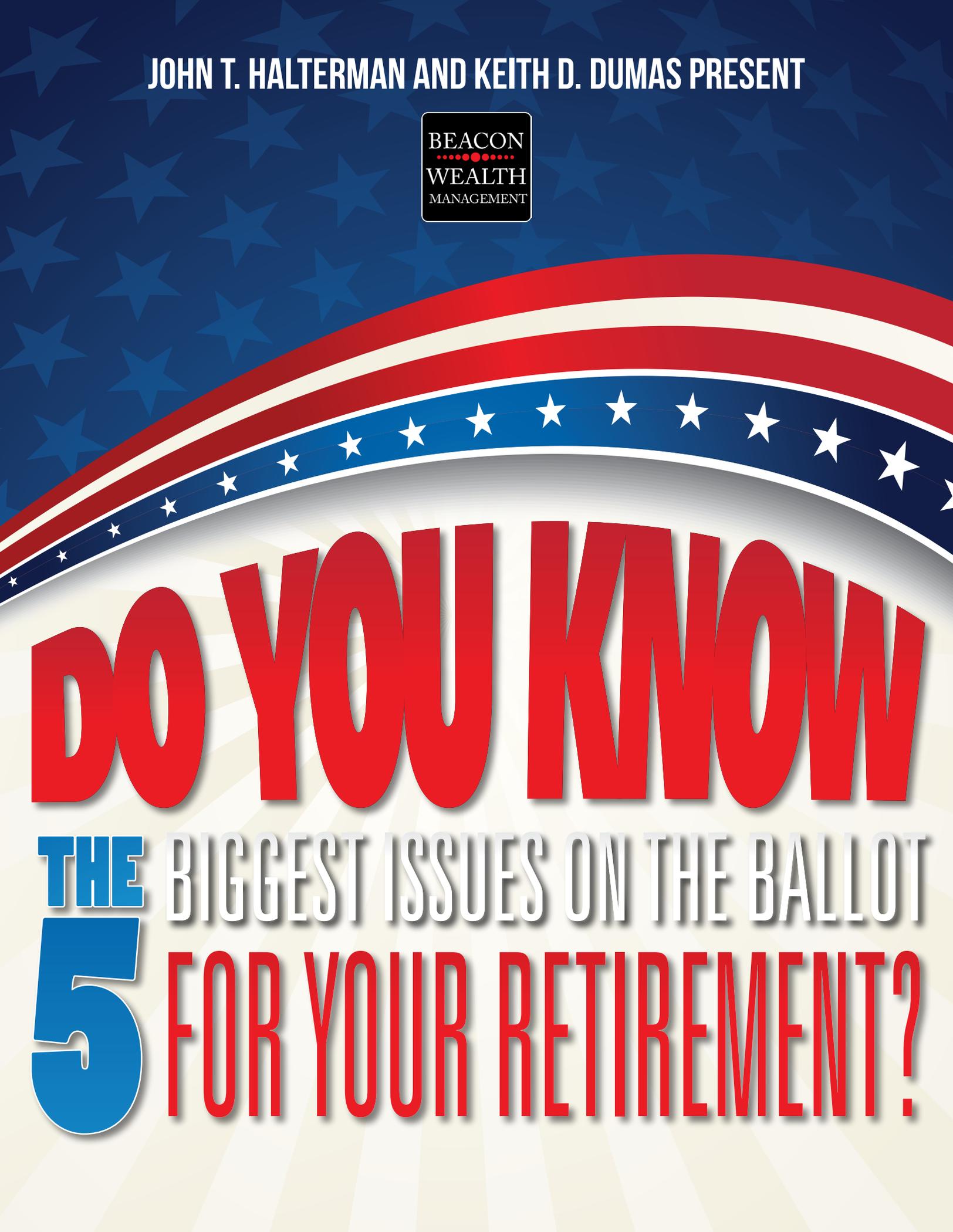


JOHN T. HALTERMAN AND KEITH D. DUMAS PRESENT

The background features a stylized American flag with a blue field of stars at the top, a red and white striped arc, and a blue arc with white stars. Below this is a sunburst pattern in shades of yellow and white.

**DO YOU KNOW**  
**THE** BIGGEST ISSUES ON THE BALLOT  
**5** FOR YOUR RETIREMENT?

# We The People...

Those words were written more than 200 years ago, and they still ring true in the hearts of every American citizen. Why is that? What gives these words the power that they possess?

It's not simply history, because history alone doesn't hold its power. It can be tarnished by time and the changing viewpoints of man. No, these words keep their power because the people of this nation believed in our forefathers – the great thought leaders of yesteryear who banded together to form a nation free from the tyranny of an oppressive government.

Then, from the ranks of the many, the people chose a single man as their leader. That leader was George Washington, the former Commander-in-Chief of the Continental Army, and the man who was unanimously elected the first President of the United States of America.

To this day, when you think of the Founding Fathers, you think of President George Washington. The man who could not tell a lie. The man whose reputation lives on centuries after his passing, and who we celebrate on Presidents Day.

And for what do we celebrate? We celebrate the birth of our nation, and the rights provided to us by the Constitution. Unfortunately, life is much more complicated than it was when our forefathers drafted the Bill of Rights. Today, we have to deal with hundreds of years worth of Tax Law, Social Security, Healthcare, Insurance, and dozens of other modern creations.

There's no denying that life today offers more comfort, more variety and more convenience. Of course, those modern creations also bring major headaches and heartaches for retirees and pre-retirees like you. When that happens, your rights get buried under mountains of paperwork and legal jargon that you need a translator for.

Today, in remembrance of great thought leaders like George Washington, and with those modern creations in mind, we bring to you *Do You Know The 5 Biggest Issues On The Ballot For Your Retirement?*

On the next few pages of this special report, we break down the key concerns retirees are facing today and the rights your financial advisor should be protecting, so you can enjoy the retirement you've worked your entire life to earn.

Let this document be the foundation for your financial confidence.



John T. Halterman & Keith D. Dumas

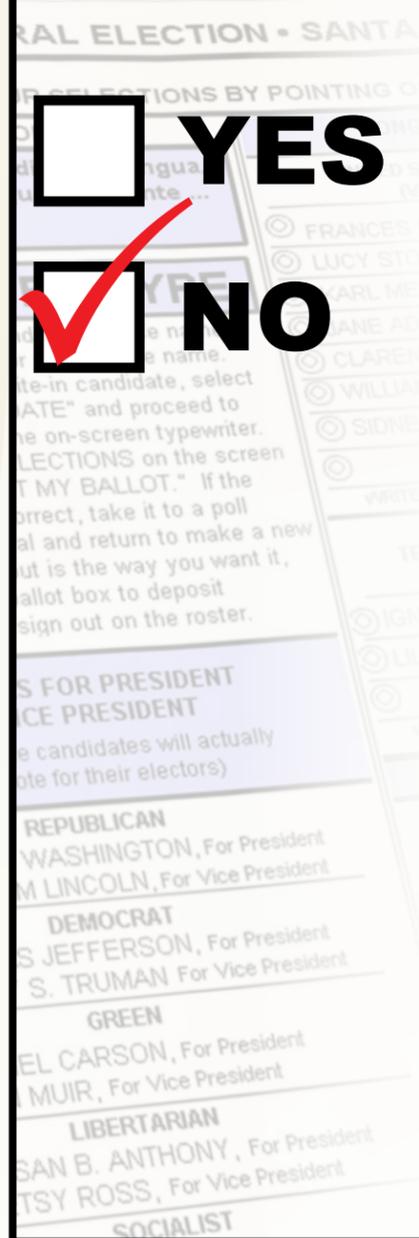
P.S. Once you have gone through this report, and you are ready to discuss your financial future, call our office at 866-623-3900 so we can schedule a time to sit down together for a complimentary Retirement Strategy Session.



John T. Halterman  
Founder  
Beacon Wealth Management

Keith D. Dumas  
Associate Wealth Manager  
Beacon Wealth Management

## ISSUE 1 OUTLIVING YOUR MONEY



When you actually sit down, pull out the spreadsheets and calculator, get a pencil with a working eraser, and force yourself to crunch the numbers for your retirement, you might be staring at a figure that makes you want to keep working for the rest of your life.

It's scary to think that you'll never have an income the same way you've had for the last 40-50 years. That was your metric – your way of knowing how much you had to work to pay your bills, buy your groceries and keep a roof over your head. Now all you have is the financial plan put on paper, which you hope will carry you through your retirement.

Now, that's a scary thought. In fact, this is **the number one greatest fear I hear from my clients: the fear that they will outlive their money.** The moment they submit their retirement papers, they "tighten their belts," stay home seven days a week and never travel. Does that sound like retirement to you?

This is your time. This is the time of your life. The time for you to eat in fine restaurants, travel the world, see the sights, play golf, craft the perfect garden, or simply visit with loved ones when you want to. But the stress and fear of running out of money can cast a shadow over all of that, leaving you unable to enjoy the slightest bit of your retirement, and that's just not right.

We can't wave our hands and make that fear go away in an instant, but we can tell you this: There are plans we can discuss that can help to alleviate your fears. These plans are designed to keep your income flowing like the paychecks you received each month when you used to work.

No matter what retirement account you've already established, you can craft a retirement plan that provides you income for life. If we haven't already, we should talk today to discuss your options, so you can stop living in fear and enjoy your retirement.

True friendship is a plant of slow growth, and must undergo and withstand the shocks of adversity, before it is entitled to the appellation.

– George Washington

## ISSUE 2

# RISING HEALTHCARE COSTS

YES  
 NO

Recently, it came to light that financial advisors are not doing their part when it comes to their clients' healthcare. Specifically, clients don't normally bring up their Healthcare concerns, which means it's up to the advisor to broach this incredibly important and financially critical topic... but they aren't.

Let's face it: talking about Healthcare concerns can lead to some uncomfortable conversations. That being said, having a chat with your financial advisor about how much money you should budget to cover future medical bills or long-term care expenses is a much better situation than staring at piles of medical bills with no idea how you're going to pay them. You don't want that, and we don't want that for you.

Besides the anxiety brought on by the idea of funding long-term care, it doesn't inspire much confidence when your advisor isn't asking the right questions to make sure you're taken care of. You want someone in your corner who pushes past social discomfort in favor of truly taking care of a client. That is your right to keeping in good health.

Sometimes clients, even with great upbringings and manners, along with modesty, are afraid to talk with us about medical needs. While talking about monthly budgets and what you may need for various expenses, such as leisure, groceries, and other household expenses, we must also talk about that uneasy topic of healthcare. Our goal is to make you feel comfortable enough to open up with us.

Here is the truth: according to Onwallstreet.com, **the second greatest fear among retirees, and the largest source of anxiety, is Healthcare costs.** This is even greater than the fear of outliving their money. It is important to get our clients to open up enough to simply admit they need to allocate more money to Healthcare.

This may sound all too familiar to you. If it does, then you need to sit down with an advisor who is willing to ask the tough questions and get right down to business. That's the sign of someone who is truly looking out for your best interest – someone who is helping uphold your right to Healthcare.

## ISSUE 3

# KEEPING YOUR CURRENT LIFESTYLE

YES  
 NO

While you may not worry about whether or not you'll outlive your money, perhaps you are worried about what kind of life you can actually afford to live. Just because you stopped working doesn't mean the bills stop coming. Property taxes, mortgages, rent, car payments, and insurance can add up, and if you're not prepared for them, they can take a chunk out of your income.

A typical response we've seen with some of our clients is to sell the house and sell the car. Of course, couples don't always agree on these matters, which can create some friction.

Most commonly, the argument against this is something like "This is our home, where we started our family. We shouldn't have to move." You can replace home with car, or city, or whatever you hold dear, but the message is the same: **We have a life here, and we're used to living a certain way. Will retiring force us to live a different life?**

Unfortunately, this is not an easy question to answer. For 30, 40 or 50 years, you've clocked in, suited up, and gone to work. You put in the time and the effort to provide for your family. Plus, depending on what you did for a living, you earned enough to treat yourself and your family to some of the finer things in life. You and your family lived comfortably or better.

Shifting to living off pensions, savings, and investments can make you feel like you're living on borrowed money with no solid financial stability. Some people describe it like a sinking ship, and their first reaction is to throw dead weight overboard, like their house or their car. Let us assure you, there is almost always a better option than this, and with the help of your advisor, you too can find an option better suited for your situation.

You've worked hard to build a life you enjoy living. Don't let retirement get in the way of that. Let's talk today to ensure you've developed a plan that will allow you to live where you want to live, drive the car you want to drive, and continue enjoying the fruits of your labor long after the day you stop laboring.

In the end, it's not the years in your life that count. It's the life in your years".

- Abraham Lincoln

## ISSUE 4

# LIVING A FULFILLING RETIREMENT

**YES**

**NO**

Despite the common complaints heard about Mondays, alarm clocks and obligations, most people don't do well without a well-structured schedule. Work gives people purpose and order, and leaving work can leave you searching for the same routine you once had.

Staring at an empty calendar can elicit a number of emotions. Some of our clients have described feeling uncomfortable, anxious, sad, lonely, confused, and even terrified. On the Holmes and Rahe Stress Scale, **retirement is the 10th most stressful event a person can experience in life** – higher than the death of a close friend and a foreclosure on your mortgage.

This may sound crazy to some people who dream of the day they can finally unplug their alarm clock for good, but others have a healthy fear of boredom when it comes to retirement. Filling an extra eight or nine hours of free time each day that used to be highly structured could stress anyone out.

When faced with what seems like an endless amount of unstructured time, many retirees react by trying to fill every waking moment with an activity or event. But that overcorrection brings with it other stresses, such as how to pay for your new excess of activities.

When clients first come into our office and tell us how they're getting a little "stir crazy," we reassure them that is perfectly natural. People like organization. They like schedules. They like the feeling of fulfillment they get from completing small tasks and large goals. The key is finding a balance between too much free time and too many obligations, which is different for everybody.

First, you should identify 1-3 hobbies that you're really passionate about. Then, from those hobbies, make sure there's at least one that is fairly inexpensive. You can't maintain a hobby like snow skiing 6 days a week. It's not financially viable. But you might be able to join a tennis club, build ships in bottles or start a fantasy football league. It really comes down to what you find challenging enough to hold your attention that you also enjoy doing.

Time is a gift, and a limited resource. Together, we can make sure it feels that way.

## ISSUE 5

# BEING FORCED TO RETURN TO WORK

**YES**

**NO**

Until now, we've discussed the fears and concerns that most people face during their retirement. These are concerns we've personally heard in our office, as well as those cited by national surveys from retirees around the country.

Of course, all these fears are contingent upon one important fact: you must first be able to retire.

While some people may worry about getting bored or maintaining the lifestyle they've grown accustomed to, you might be truly concerned that you'll be unable to retire when you want.

Perhaps you're still working to support your spouse or your children. Maybe your house is not paid off and you feel obligated to work until you're debt free. Or, it could be that you've read **too many statistics that say you absolutely must save at least 8 times your final salary by the time you retire** to ensure you don't run out of money.

We're not going to sit here and tell you these aren't rational concerns. What we do want to express to you is this: Each person's situation is unique, however, with an advisor who acts in your best interest, you can develop a plan to guide you in retirement. This is your right, and one you've earned over a lifetime.

It's important that you approach retirement realistically, taking into consideration any debts you may still have, and any long-term financial goals you have yet to fulfill. But you have a right to cease working when you're ready, and the right advisor will help you make that transition.

If you feel like you've reached that point, and you want to discuss your retirement plan and the options available to you, please call our office today to schedule a time for us to sit down together. Just call 304-626-3900. We look forward to hearing from you.

Change is the law of life. And those who look only to the past or present are certain to miss the future.

– John F. Kennedy

# JOHN T. HALTERMAN

FOUNDER, BEACON WEALTH MANAGEMENT

BEACON  
WEALTH  
MANAGEMENT



# KEITH D. DUMAS

ASSOCIATE WEALTH MANAGER,  
BEACON WEALTH MANAGEMENT

John T. Halterman is the founder of Beacon Wealth Management as well as a wealth manager, retirement income planning and tax reduction specialist, and public speaker.

As a professional in the field of retirement solutions and holistic wealth management since 1994, John stresses that managing and organizing your financial affairs involves more than just contributing to a retirement account. During the second half of their lives, he understands that his clients are looking at a much more complex set of financial worries. They're now faced with complicated issues such as having a retirement income they can't outlive, navigating complex tax laws, saving for their grandchildren's education, and leaving a financial legacy behind.

A native of Weston, West Virginia, John has served in the United States Air Force and currently resides with his family in Clarksburg, WV. He and his wife Lisa have been married since 2005 and have three children. John enjoys racquetball and spending quality outdoor time with his family. He is very active in his community and is a member of the Immaculate Conception Church in Clarksburg.

Keith D. Dumas is an Associate Partner with Beacon Wealth Management and has worked extensively in the field of wealth management since 2000. Keith is responsible for the financial advice and portfolio management of individual, corporate and institutional clients.

Keith enjoys serving his community through volunteering and being part of local organizations. He is currently the president of the Harrison County Rotary Club and has served on committees for the local Harrison County Chamber of Commerce. Keith is the assistant coach to the Bridgeport High School men's soccer team and has served as a volunteer assistant coach for Robert C. Byrd High School girls' soccer team. He has volunteered numerous hours to local soccer camps. Keith is a 2007 Alumni of Leadership Harrison through the Harrison County Chamber of Commerce. He is also a host of WDTV's "Solutions 4 Financial Independence" a weekly segment on the evening news. Keith received his Bachelor of Business Administration in Finance from Marshall University. He holds the Series 7 and Series 66 registrations along with his Life and Health Insurance licenses.

Keith and his wife, Jaime Spadafore Dumas, along with their three children John David, Andrew and Gianna, reside in Bridgeport, WV.

## Helping You Build, Protect And Share Your Family Wealth



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