

Based on a True Story

Can I tell you a story? It's a true story from Shon, an early member of the Retirement Shield network. I'll let Shon tell the story in his own voice...

From Wheelchair to Walking

I was 24 years old, and I literally could not move. I was in the worst pain of my life.

My wife, Hillary, was in school, and I was the sole provider for our family. We were newly married, and Hillary was determined to help me. We were desperate; I hadn't walked for almost 18 months, and I was losing hope. She called a friend who worked downtown in a back specialist's office and asked them to take a look at my chart in the hopes they could find an answer.

No more than 20 minutes later, the office called, and the nurse told her, "You need to get Shon down here right away." She loaded me into the car — meaning she put me in the back of the car where you'd put your dogs — and I kind of sprawled out while she drove us down to the hospital.

At the hospital, the doctor told me, "We're going to do an MRI." I had already been through so many MRIs and was tired of being poked and prodded, but the doctor was adamant that another test was necessary. I was extremely

overweight, depressed, and in tremendous pain. Moving me into the machine only magnified that pain. Once inside the metal tube, I shifted and sobbed because the pain was so intense.

The nurse said, “Shon, if you can just stay still, you’re going to be all right. We’ll get done quickly.” She kept to her word, and before I knew it, she was wheeling me into the doctor’s well-appointed office. I had seen numerous specialists and had come away feeling hopeless — but something this time felt different.

When the surgeon came into the room, he saw that I had moved from the wheelchair to the floor in an effort to relieve a fraction of my pain. He showed me two images — one of a healthy spine and the other an MRI of my spine — and said, “Shon, this is what your spine is supposed to look like, but L4 and L5 have exploded and are lodged within your tailbone.”

I was in shock. I couldn’t even speak. Did this mean there was hope, or was my condition irreversible? The surgeon recognized the terror in my eyes, and he quickly assured me that he could correct the problem, and I could lead a normal life again. He told me, “You need surgery, and you need it now.” We didn’t hesitate. My wife signed the paperwork, and the nurse whisked me away to prepare me. I was on the operating table just hours later.

Miraculously, when I awoke, my pain was completely gone. The absence of pain was foreign to me; I didn’t know how to react. I felt like myself again, but I worried it was only temporary. Could I dare to hope this was the end of my long nightmare?

My medical team didn’t waste any time. I was up and walking by the end of that same evening. And over the next few

days, I threw everything I had into my physical therapy. I was discharged shortly after surgery and haven't looked back since.

Unseen Black Ice

That day changed my life. I often wonder what would have happened if my wife hadn't taken a proactive approach and if we hadn't sought that second opinion. Where would I be today?

The surgery marked the end of almost two years of misery that started with a car accident. I had been on a business trip when the car I was riding in hit some black ice and ran head-on into an embankment. At the time, I didn't think there was much wrong, just that my knee hurt a bit. But over the next couple of weeks, it became apparent that my knee wasn't the problem. My back began to hurt, and it got worse and worse. I tried everything — from chiropractic to acupuncture to physical therapy. You name it, I tried it, but nothing helped. The pain kept intensifying until I could no longer walk.

At one point, I saw a doctor who gave me a cortisone shot to try to take away the pain. Unfortunately, when they gave me the shot, they missed and numbed everything below my waist. After that, I was extremely gun shy and fearful of getting another opinion, but that second opinion and the resulting surgery changed my life. My wife and I now have five beautiful little kids — 10-year-old twins, an 8-year-old, a 3-year-old, and a newborn.

An Unclear Future

During those long months of suffering, so many things went through my mind. I kept wondering: What is this going to look like? Are we going to have kids? Am I ever going to get back

to the sports and active lifestyle that I've always loved? Fear of the unknown caused many sleepless nights.

Today, when I work with clients, I remember how I lived in that fear of the unknown. It parallels what I see in the people I meet who fear the unknown concerning their retirement. For twenty-some years of my life, I was incredibly active, and then it suddenly ended. For many people, retirement hits almost as abruptly.

When people begin to think about retirement, they don't know what to expect. Clients often say, "Oh, I'll never fully retire," which I often believe is because they don't know what they're going to do with their time or how they are going to live when their life changes so dramatically. Fear of the unknown can be paralyzing, and it can prevent people from making plans.

After my life-changing injury, I didn't know how I was supposed to keep going when everything was so different from the life I once knew. I saw so many different doctors, and they all thought they had the answer — always a simple fix. But it's often more complicated than it seems, and, usually, it's not just one issue that needs addressing. For me, it was a couple of different things that made everything work. The same is true for folks contemplating retirement. It's a multipronged approach.

A Solid Plan

When people start thinking about retirement, they're trying to envision what it's supposed to look like. Most people have been receiving a consistent paycheck, many with some kind of benefits and vacation time. Throughout their 30 to 40 working years, every decision about these kinds of things has almost always been made for them, but now they have

to rely on themselves to make some of these decisions. With that comes many questions:

- How do I replace income when I'm no longer getting a paycheck?
- How do I make sure I have enough money to live on?
- How do I make sure I have enough money to address any medical concerns?

Usually, throughout a person's working career, they save up for different family events, vacations, or major purchases. But if they're not going to be accumulating any more money, where does the money come from when they need a newer car, a home repair, or something else? They begin to wonder how it's all going to work when the paychecks stop and start asking themselves if they will have enough money to accomplish their goals after retirement.

Yes, there are a lot of question marks. I always tell my clients, "You wouldn't build a house without a plan, and you can't expect to build your retirement without a plan." Unfortunately, most people — I'd estimate 95% of all Americans — whether they are retired or going to retire, don't have a plan in place. They don't have a concrete or comprehensive strategy for addressing what will happen in the next 15 or 20 years.

People need to ask themselves what they want from their retirement years. Naturally, those answers will be different for everyone, but there are some common themes. People want their retirement to be free of stress. They want freedom and security.

So how are you going to achieve those things? How are you going to achieve freedom from stress unless you put together a plan to alleviate the different strains of

retirement? For example, if your goal is to maximize your Social Security, how are you going to do that unless you've consulted with an expert and proactively gone through the numbers to make sure you're getting the best benefit for you and your family?

How are you going to ensure you don't pay more in taxes? You're going to do that by putting a tax plan in place as soon as possible.

How are you going to protect yourself from market volatility? The market has been robust, but it will go down. That's not a matter of if but a matter of when. The market goes up, and it goes down. What are you doing now that you weren't doing maybe four, five, or even 10 years ago, so that when volatility hits, you get different results? What are you doing to make sure you're not hurt as you might have been in previous market declines?

Being Proactive

We've helped our clients answer these questions through proactive planning. Having a plan in place has helped our clients address all these different areas, allowing them to adjust as life happens.

That's what it's all about. Life happens, and you can't know what the future holds, but you can put a plan in place to be ready for whatever the future may bring.

The sooner you have a strategy for each of these areas, the better off you're going to be, and the better you will sleep at night. Having a plan will put to rest a lot of the anxiety that comes with the word *retirement*.

We designed the Retirement Shield process to help you

find answers to these questions and get concrete answers that provide you with security and peace of mind.

That's what makes the Retirement Shield process different. It's a comprehensive approach that looks at each aspect of planning and puts them together like the pieces of a puzzle to make a beautiful picture-perfect retirement for you while shielding against life's unknowns.