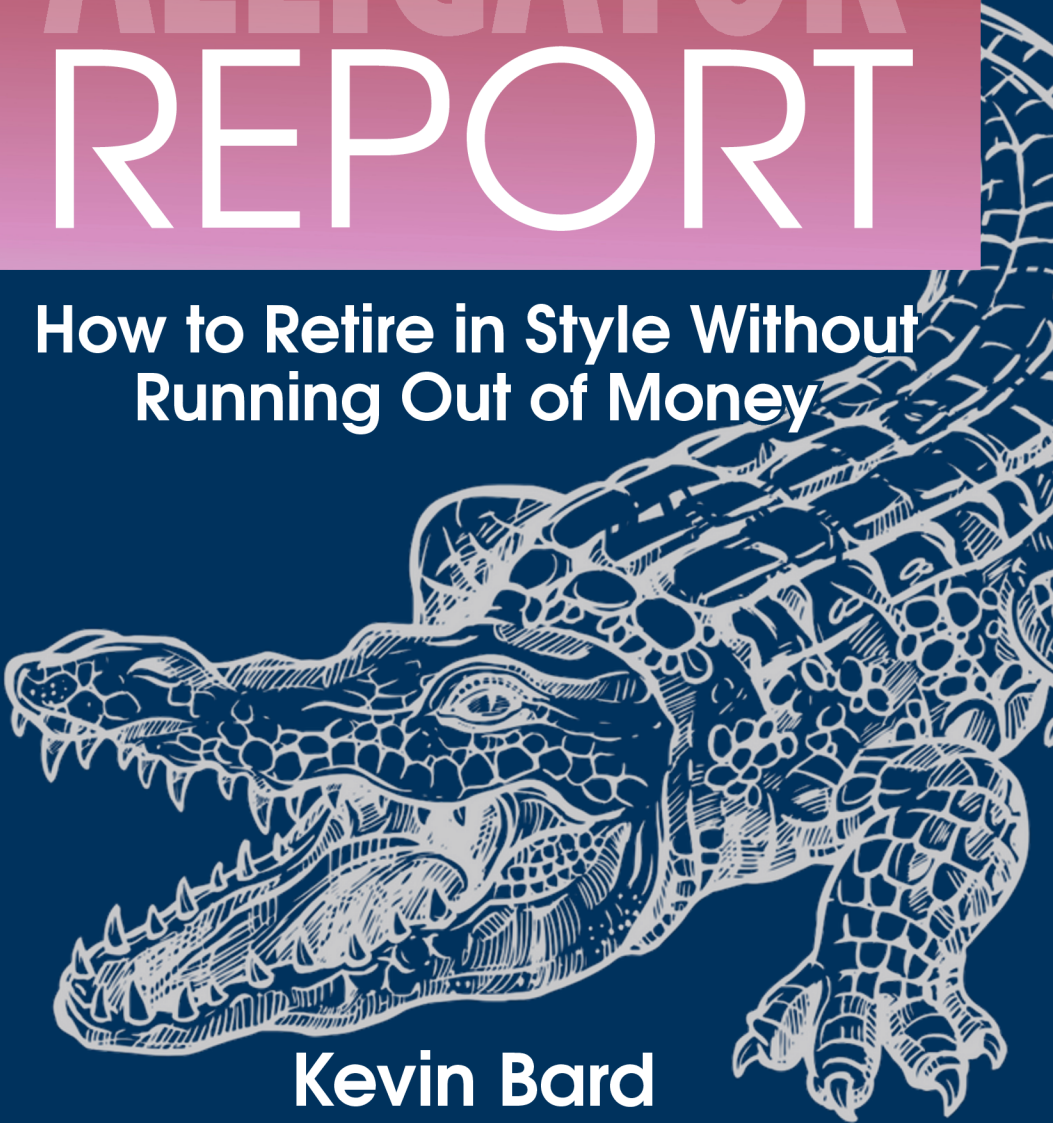




CREATIVE ASSET SOLUTIONS
PLANS THAT WORK. PEOPLE WHO CARE.

THE ALLIGATOR REPORT

**How to Retire in Style Without
Running Out of Money**



Kevin Bard

What Will You Do If You Run Out Of Money During Retirement?

Have you worked tirelessly grinding it out day after day, year after year at your job, sacrificing the nicer things in life now so you can one day finally enjoy the rewards of a comfortable, successful retirement?

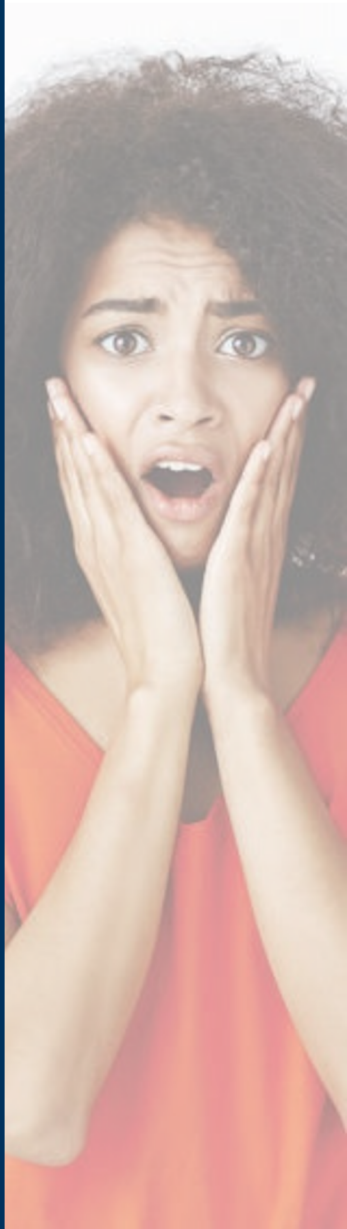
Does the thought of running out of retirement money five, ten, or twenty years into your retirement make you sick to your stomach?

Millions of Americans who are close to or just entering retirement are having these exact same feelings of doubt and anxiety toward the security of their retirement.

There Is A Way To Protect Your Money...

The good news is there is a way to protect your money while allowing it to grow so it will be there for you as long as you will need it. Yet, the sad fact of the matter is that very few people know about the strategies I am about to share with you.

Why do so few people know about something that is so powerful and helpful? Well, the few people who do know about it, either don't know how to use it properly or they are selfishly keeping it their own hidden secret.



I'm Going To Reveal This Secret Strategy For Two Reasons:

First, I believe everyone deserves the opportunity to enjoy a successful retirement. One filled with not only vacations, family, and friends; but with the peace of mind knowing that no matter how long you live, the money will never run out.

Second, I am sharing these hidden secrets with you because successful people are always ready and willing to take action when opportunity knocks. You took the time to download and read The Alligator Report. **You are exactly the type of person who will greatly benefit from this valuable information.**

This is your chance to save yourself from a retirement lled with fear, worry, and worst of all, having to GO BACK TO WORK.



Get a jump start on protecting your retirement - go to www.creativeassetsolutions.com to schedule a free detailed retirement analysis or call my office at **844-388-7526**

So, What Are The “Alligators” I Keep Referring To?



Alligators are things that happen to your plan or investments that reduce your retirement income and then force you to change your retirement plans drastically. However, before we get start talking about the alligators that are hiding just out of plain site waiting to take huge bites out of your retirement, allow me to introduce myself.



My name is **Kevin Bard**. I am a financial advisor with 30+ years of personal, hands on experience helping people, just like you, plan for and enjoy a confident, fulfilling retirement.

I opened my first office in the Detroit area. While living in the suburbs of Detroit was fine, my heart always longed for the outdoors. In 2006, my family made the move to the beautiful woods of our great state of Kentucky.

Coming from a family of educators, I've always taken an educational approach to guiding my clients. As a financial advisor and fiduciary, it's both my passion and legal responsibility to help people understand their options and create strategies tailored to their specific needs.

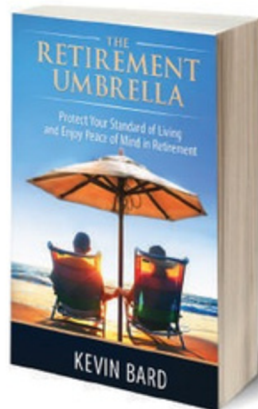


I've been a regular guest on numerous financial radio talk shows, including 700 WLW Cincinnati, WRDT 560 AM Detroit, WJR 760 AM Detroit, 55 KRC Cincinnati, 1050 WGRI Cincinnati, 1160 WCVX, WVCK 590 Lexington, and WDJO 1480 Northern Kentucky.



In addition to my radio appearances, I've been an A+ rated member of the Better Business Bureau since 2001. I'm a licensed financial advisor in multiple states, hold a Series 65 designation, and am the author of *The Retirement Umbrella: Protect Your Standard of Living and Enjoy Peace of Mind in Retirement*.

Before we dive into *The Alligator Report*, please note that this report is not intended to provide specific investment advice. Any investment decisions should be made only after a thorough discussion, during which your individual questions are answered and your financial data is carefully reviewed. Recommendations must always be tailored to your unique needs, goals, and circumstances.



There Is Literally No Time To Waste...

By the time you finish reading *The Alligator Report*, you will understand why it is vitally important to have a real plan of action that takes into consideration much more than just your current investment portfolio. Sure, having a multiple page retirement plan filled with colorful charts and graphs looks great, and probably gives you a sense of security.





Remember, It Is Not How Much You Make; It's **How Much You KEEP.**

Most Americans incorrectly believe they need millions of dollars to retire. As the long-awaited milestone nears, they realize they are not even close to that fairytale number and decided to settle for “what will be, will be.”

The truth is, a successful retirement does not require millions of dollars stashed away. What you do need is an income stream that will last as long as you do.

In fact, there are exactly FOUR streams of income you need to maximize right now so you can live the retirement of your dreams.

But in your four income streams are **sneaky alligators lurking just out of sight** waiting to take bite after bite out of your hard-earned investments.

Don't worry, all is not lost! In just a bit, I'm going to reveal to you the **“secret weapon”** that I've used to help people, just like you, build an **iron-clad fortress** around their wealth while still allowing it to grow.



First, let us explore where you will be getting income from in retirement.

There are actually only FOUR sources of retirement income...



1. Continued Employment – full-time, part-time, consulting etc. (if you are willing and able). Many people choose to work because they want to. But many people work because they MUST. What's in your plan?



2. Pension – IF you are blessed to get one, and IF they do not change the payout or even worse, go bust. There are some with guarantees but a drop in pension income is becoming more and more frequent. And finally, most pensions do not have an inflation clause to increase payments over time.



Did You Know: Many pensions are underfunded. Various articles from Forbes, Wharton School of Business, CNBC, The Economist and many others have published articles warning of the pending pension crisis.



3. Social Security – Making a good decision regarding when to turn on Social Security is ESPECIALLY important. Turn it on too early and you may be stuck with a reduced income for the rest of your life and if you are married, for the rest of BOTH your lives. **Maximizing social security is a key to maintaining a steady base income.** Every dollar that you can increase your Social Security income is one less dollar you will need to take from your savings.



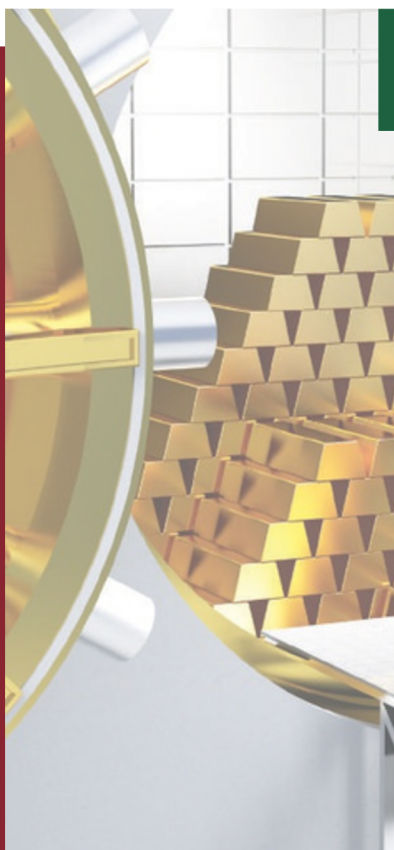
4. Savings and Investments – That is why you saved money in the first place. It will provide you another source of income in retirement. This is the “Gap Filler” as I like to call it. If your other sources for income are not enough to maintain your standard of living, then this is your last option. If you have not planned properly, then it could be the “Alamo” of your retirement.



Most people have the largest chunk of their investment money in tax deferred investments, when you pull out a dollar it is not a dollar anymore!

So that's it. Apart from winning the lottery (wouldn't that be nice!) your retirement income will come from those four sources of income, and **ONLY** from those four sources. Everything, and I mean **EVERYTHING** regarding your future income will fall into one of those four categories. **That is why it is absolutely necessary to protect number four: savings and investments.**

You see it is no longer about growing your money; it is about making it last for as long as you last. The rest of your life, and the rest of **BOTH** of your lives if you have a partner. That could be 30 years or more if you have longevity on your side.



No One Can Afford To Outlive Their Money...

Let me ask you this: how many people do you know that are living healthy lives in their late 80's and 90's? I have several clients in their 90's and I know of many others. My own dear mother turned 101 in 2025 and is doing quite well!

So, the bottom line here is you must have a rock-solid income stream and a air-tight plan to stop those greedy "Alligators" from taking a bite out of your money, changing your plans dramatically.



WARNING:

Be careful; you don't want to get bitten by one or more of these gators.

So, let's take a look at those 5 nasty, unbiased plan changers.

The 5 "Alligators"

ALLIGATOR #1: STOCK MARKET UNCERTAINTY

The stock market itself is not the problem. It is the UNCERTAINTY of the stock market that becomes the problem. Nobody can tell you what the value of anything in the market will be 1 hour after it opens on the next business day, let alone what it will be doing in 5, 10 or 15 years.



The biggest risk here is the sequence of returns, if you pull money out when the market is up, you are good to go (as long as you absolutely know you are pulling it out at its highest point). However, if you pull money out when the market is down (this often happens when you mistakenly think the market is up) you may run out of money during your retirement.

Unfortunately, You May Not Have A Choice As To When You Will Have To Pull Money Out.

Those unforeseen crises can be extremely devastating. They do not always wait until the “correction” is over. We have seen multiple stock market “corrections” (I hate that term, was it incorrect when it was going up?), and we will see many more in the future.



Are Your Investments Prepared for ANOTHER Stock Market Crash?!?

How many corrections, crashes, recessions, etc. will happen over the next 20 years? Will they happen at the most convenient time for you? Herein lies the problem. NOBODY knows what the market will do or when it will do it.

The Stock Market needs a VERY long-term window. It used to be a 10-year window but now I have to say there have been some 10-year periods where the market still had not recovered from what it had previously lost.

Bubbles Will Burst . . . Markets Will Crash

There was the Tech Bubble Burst in 2000, The Housing Bubble Burst in 2008, and now COVID-19 is wreaking havoc on not just the U.S. economy, but on the entire world's economy! You can see why those windows should be extended to 20 years.

This doesn't mean you can't touch your money for 20 years, but it does mean that in order for you to really be accurate with growth potential you need to look at your investments, that are invested in uncertainty (aka the stock market) through a very wide-angled lens.



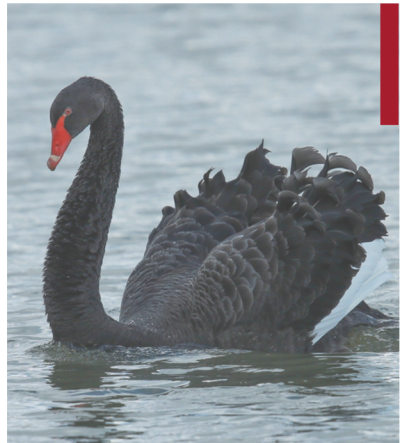
A WORD OF WARNING: Drawing income from an investment strategy that goes up and down with EXTREME uncertainty can be risky. Understand, I am NOT saying that you should not have any money in the stock market. Have as much as you are comfortable with putting at risk. Don't take more risk than you have to.



THE DREADED BLACK SWAN: When was the last time you saw a black swan. We see white swans all the time, but black swans are very, very rare. That's why the term Black Swan is used to describe an event that comes as a surprise and can have a huge negative effect. COVID-19 has been a gigantic Black Swan, but it won't be the last.

Don't let the Stock Market Gator take a bite out of your retirement.

When will the next crisis happen? What will cause it? Is it more important for your money to GROW or for it NOT to shrink? Will a 30% gain help you more than a 30% loss will hurt you?



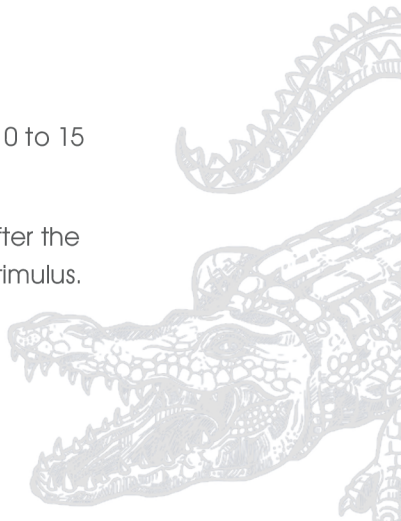
ALLIGATOR #2: TAXES

We live in an age when taxes are very favorable to the middle class. Will taxes go down over the next 10 to 15 years or will they go up?

Most people feel that taxes will go up, especially after the massive multi-trillion-dollar infusion of government stimulus.

How will that affect our tax rates in the future?

Or worse yet, how will it affect our children and grandchildren?



Unfortunately, most people have the vast majority of their savings and investment money or “gap filler” money invested in 401k’s, IRA’s, 457, or 403B plans. That money has NEVER been taxed. Sounds like a good thing, right?

The Reality Is The Opposite...Let Me Explain.

A dollar inside a retirement account **ceases to be a full dollar**. When you subtract taxes, that dollar has become, perhaps, 70 cents. If taxes go up, maybe **it’s only 60 cents**.

The worst part is, you have virtually no control over where taxes are going to be when you need to utilize that money!

And don’t forget, **the amount of money you make in taxable income in retirement will also determine how much you will have to pay in taxes on your social security income!**



Don't let the Tax Gator take a bite out of your retirement.

Have you explored tax saving strategies to REDUCE your taxable income and put more money in your pocket? Have you ever thought about tax forwarding in your plan? This is not just doing taxes based on your past years income, but how to reduce them on NEXT year's income.

ALLIGATOR #3: INFLATION

As things stand right now, we are living at a time when inflation is not a huge concern. As a matter of fact, because of the crash in the oil industry, we are being blessed with the lowest gas prices that we have seen in years. Let's not kid ourselves, we all remember the old Five and Dime stores. Today we call them Dollar Stores. How long will it take for the Dollar Stores to become the Ten and Twenty Store? That, my friends, is "Inflation 101."



Inflation is a "sneaky killer" of your buying power.

You don't even realize it is biting until you notice your grocery bag is a little lighter along with your wallet. The monthly charges to your favorite food store keep getting bigger. Your health costs are going up, insurance costs are escalating, your money simply does not go as far, and your pensions and social security incomes do not keep up with in ation.



Don't let the Inflation Gator take a bite out of your retirement.

Does your plan have an increasing income factor built into it? How will you increase your income in times of high inflation.





ALLIGATOR #4 - HEALTH CARE

This Alligator hits home with me because of my personal experiences with my family. We have experienced extreme health care costs and I personally realize the enormous burden these costs can become. I have also worked with several Elder Law attorneys over the years in health care crisis planning and, in far too many cases, **these costs have left families in bankruptcy.**

Nobody can prevent a health care crisis, but there are several things you can do to minimize the negative affect these disasters can have on your finances. This does mean you must purchase an expensive long-term care plan.

There are other options that may better fit your needs than a long-term commitment to a large insurance premium. You need to gather ALL of the information and make good decisions based on facts, not myths and opinions.

Don't let the Health Care Gator take a bite out of your retirement.

Have you looked at ways to pay for severe health care costs? Have you considered alternatives to expensive long-term care insurance plans?



*Protect Your Money... ...Before
It's TOO LATE! Visit
www.creativeassetsolutions.com
to get a free personalized risk
assessment today!*



ALLIGATOR #5 – LONGEVITY

This is the **BIGGEST** Alligator of all. You are probably thinking to yourself, “That’s ridiculous. How can longevity affect the security of my retirement?” Let me explain. Pensions are underfunded. Social Security is underfunded. Health care costs are skyrocketing.

And One Of The Biggest Reason For All Of This Is...

You guessed it – the answer is **LONGEVITY**.

Pensions and social security were never designed for longevity. Back when they were created, people were only retired for 5 to 10 years. In fact, according to a Stanford study titled “The Social Security Dilemma” by Javier Escamilla,

“when the Social Security program was initiated in 1935, the average life expectancy was 61 years old.”

Although these numbers include infant mortality, it is still hard to believe - today, you have to be 62 just to turn on social security early!

The system was designed to pay retired workers age 65 or older a continuing income after retirement, unfortunately a little over 40% of workers were likely dead before they even collected it. The problem with pensions disappearing and social security being underfunded is simply, “lack of cooperation”; people live too long and it has **drained a system that was never designed for longevity.**





Here's The Bottom Line:

LONGEVITY IS A RISK MULTIPLIER

Living a good, long healthy life is pretty attractive to most people so why would longevity be a risk? Well, it goes back to my original statement: To have a successful retirement, you don't necessarily need millions of dollars, but you do need an income that will last as long as you do.

The big problem here is most retirement plans are not set up for longevity. Mutual funds, stocks, ETF's can be designed for growth or income but NOT necessarily longevity. People who count on growth investments to protect against living 30 plus years into retirement could be in for a very uncomfortable reality if a Black Swan pays a visit and the market goes into one of its disastrous "correction" modes.

Don't let the Longevity Gator take a bite out of your retirement. Does your plan provide for longevity?

What Does This Mean For You?

Now that you know the Alligators that are out there waiting to take a bite out of your retirement, you need to understand how small bites from these Gators can erode your future buying power year after year.

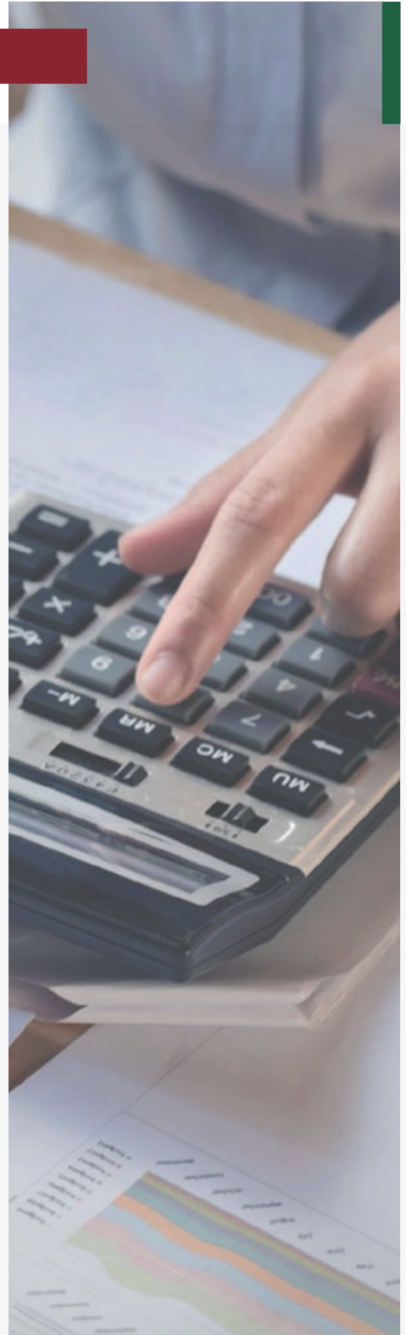
Are you ready to prepare, defend, and grow your retirement so you don't outlast your money?



Let's Do Some Quick Math...

Consider inflation. If you have an income need of \$50,000 per year AFTER taxes, when you factor in inflation of 3.5%, you will need \$70,500 per year AFTER taxes to get the same buying power in just 10 years. In 20 years, you will need to make almost \$100,000 for the same buying power and in 30 years, you will need \$140,000. That is what longevity does. It stretches out your need for an increasing income.

Now, let's compound the inflation and longevity problem with additional taxes. To be honest, I believe that our tax brackets will go up (boy, do I hope that I'm wrong). But in case I am right, you will need additional income to keep up to inflation. Now add the painful fact that you'll need to take even more money out of your IRA to keep up to inflation and that additional money that you withdraw now throws you into a higher tax bracket. Do you see the problem here?



Things Can Get Even Uglier?!?

The scary truth is oh yea, things CAN get way worse. Add additional health care cost into that mix. Now you need to pull even more from that IRA and pay even more taxes to keep up to the additional cost!

I Know Things Sound Bleak

I hate to be the bearer of bad news and it honestly is not my intention to put a nasty scare into your retirement dreams. However, the reality is that if you don't **take action to protect your retirement**, these things CAN and WILL happen.

That is why it is more important than ever to make sure your plan is not based on any particular brokerage account or the normal "Stocks and Bond" portfolio.

You need to give yourself multiple weapons to fight those hungry alligators so to protect yourself and your family from these dangers that will threaten to destroy your retirement.



Never Fear - All Is Not Lost!

There is some GOOD news: I have created a powerful comprehensive system that aggregates all of your current and future revenue streams along with the five nasty alligators and crunches all of those numbers together through some complicated calculations and projections to produce a concrete and powerful directed plan of action. I call this complicated process **Strategic Portfolio Integration**.

Simply put, **Strategic Portfolio Integration** provides you with a very flexible, amendable plan of action that YOU control. And best of all, you do NOT have to transfer your entire investment portfolio to my firm to make it work.

But Wait, There's ONE LAST ALLIGATOR...

This is the most dangerous alligator of all. He is the king of all the other alligators because if he does his job well, the other five alligators can eat as much of your retirement as they want.

The King Alligator is . . . **PROCRASTINATION**

We all have the best intentions, but you know the old saying, "The road to hell is paved with good intentions." Now that you know the five voracious alligators and the tools to defend your retirement from them, don't wait one more day to build an iron-clad fortress around your investments.

You've worked too hard all these years. Don't let the fear of outliving your money become a sad reality. **Go to creativeassetsolutions.com to schedule a free consultation with me today or call my office at (844) 388-7526.**



Don't let the alligators feast on what is rightfully yours. **Take decisive action NOW before it's too late!** Schedule a free consultation at **www.creativeassetsolutions.com** or call us at **(844)388-7526**.

Blessings to you and yours,



CREATIVE ASSET SOLUTIONS
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One LAST Thought: I've made it my life's mission to help hard working people, just like you, protect their investments so you'll have enough reserves so you'll never have to worry about running out of cash after you retire. Please call me at 844-388-7526 or visit creativeassetsolutions.com to see if I can help you too.