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RETIREMENT ANALYSIS ON CLIENT PORTAL

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McCarthy Asset Management, Inc. is an independent, fee-only investment advisory firm that has been helping people invest wisely for over fifteen years. Our mission is to help you better understand and improve your financial situation. We specialize in Retirement Planning, Portfolio Management and Tax Planning.



We have created a “Retirement Analysis” for a number of our clients to determine whether they are on course for a financially-comfortable retirement. Recently, we added the capability to directly link the Client View portal to MoneyGuidePro, the financial planning software we use to create the “Retirement Analysis”. By accessing directly from your portal, you do not need to remember a separate password to have access to your Retirement Analysis.

If you had a plan done in 2014, your information is linked and ready to use. The “MoneyGuidePro” tab on the portal has three drop-down selections: **Current Allocation**, **Net Worth**, and **Guest Home**. The **Current Allocation** and **Net Worth** pages give you a picture of your assets as of the last time your Retirement Analysis was updated.

The **Guest Home** page is really where the meat of the plan is located. When you open this link, you will see a page called **My Snapshot** (see picture below for what it looks like). It has a number of tabs that you can explore:



- The **Results** tab provides a summary of the results of your Retirement Analysis (typically a “current scenario” and a “recommended scenario”).
- Two tabs I really like are the **Play Zone** and **What are you afraid of?** Both of these allow you to change certain aspects of the data in your plan to see the long term impact. For instance, the **Play Zone** allows you to change the age you retire, the amount you spend on specific goals, your savings amounts, and your portfolio returns. You then quickly get an idea of how those changes positively or negatively impact your plan.

Registered Investment Advisor is a person or business regulated by the SEC that provides investment advice of counsel to the investor. Registration does not imply a certain level of skill or training. The Actions of a registered Investment Advisor are governed by the Investment Advisors Act of 1940. For more information about our company, our services and disclosures, please refer to our website www.mamportfolios.com.

Our Services

Investment Management Services:

- MAM creates and manages customized investment portfolios based on each client's investment objectives, timeframe and risk tolerance.

Financial Planning Services:

- The Net Worth Analysis (NWA) tracks the accumulation of Invested Assets for pre-retirees and the retention of Invested Assets for retirees. Updated annually.
- "Retirement Analysis" a comprehensive analysis of your retirement goals, which produces easy-to-read, interactive working plan, stored in the cloud. Updated as needed for life events.

Tax Services: Clients have the option of utilizing the income tax services provided through the firm Stephen P. McCarthy, CPA. These services are offered at an hourly rate and may include:

- Tax Return Preparation
- Income Tax Projections
- Tax Minimization Ideas
- Tax Authority Representation

Other Services: MAM has retained several outside experts, whose services are available at no cost to our clients:

- Long Term Care Planning— Allen Hamm of Superior LTC Planning Services, Inc.

- The **What are you afraid of?** tab makes it easy to see how changes in key financial factors affect the probability of success for your Needs, Wants, and Wishes. You can see how higher inflation, living a longer life, cutting social security benefits, lower returns on your assets, and higher health care costs impact your plan.

You also have access to a number of helpful, easy-to-use financial calculators within MoneyGuidePro in the **My Plans** section (i.e. the tab next to "**My Snapshot**" at the screen after you click on "**Guest Home**"). You can do things such as: calculate college costs, discover if you are eligible to make an IRA contribution, create a budget, quantify the effect of a Roth Conversion and many more.

Who Needs a Plan? If you are getting close to retirement (7 years away or sooner), now is a great time to see what kind of financial shape you are in. The Retirement Analysis is the most common application we use MoneyGuidePro for. In addition, it is capable of looking at many other types of financial goals and helping clients achieve those goals.

Weddings, home purchases, college costs, home improvements, and travel expenses are examples of financial goals that can be analyzed. This makes it useful for both those who are retiring and individuals beginning their careers. Planning is free and complementary for MAM clients. For non-MAM clients (particularly those who are just getting started saving), we may be willing to do planning for a modest fee.

If you need help getting acquainted with the tools, please contact Lauree. One thing to note is that on the right of most pages is a blue button called **SmartAlex**. When you click on it, you get an audio explanation on how to use that page.