



Lifeguard Retirement Planning Announces Partnership With RIA

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Richard Kirk, owner of Lifeguard Retirement Planning, has announced that he has just completed the investment advisory representative (series 65) exam and has agreed to work as an Independent Advisor Representative with Horter Investment Management, LLC, a registered investment adviser (RIA). Richard Kirk states that as an Independent Advisor Representative with Horter, he will be able to provide clients with services and investment opportunities that may not have been possible with other advisors.

Richard says, "As an Investment Advisor Representative with Horter Investment Management, LLC, I have a fiduciary responsibility to always put what is in your best interests first."

According to Richard Kirk, there are a number of reasons why he decided to work with a RIA like Horter Investment Management. First, this will allow him to provide clients with an investment management platform that creates low volatility and low risk portfolios. The managers of these platforms always try to be defensive during bad times but opportunistic during good times. It should be noted, however, that like any other investment strategy, this will still have some risk, which would come in the form of the client losing value and the risk that because of the defensive attitude, clients may lose an opportunity for their investments to

appreciate in value.

Second, Richard Kirk will be working with private wealth managers that can go to cash at any time and will do their best to protect their clients. Third, Richard is a fee-based advisor and therefore, clients will not pay sales commissions on transactions but instead will pay an investment advisory fee that is computed based on account assets under management.

Richard clarifies that Horter Investment Management does not offer legal or tax advice. He adds that Investment Advisor Representatives of Horter Investment Management may only conduct business with residents of the states and jurisdictions in which they are properly registered or exempt from the registration requirements. Securities transactions for Horter Investment Management clients are placed through TCA by E*TRADE, Nationwide Advisory Solutions, and TD Ameritrade.

Lifeguard Retirement Planning is a company that provides advice to people on planning their retirement, through the use of life insurance, annuities, Social Security, and federal benefits. Richard explains that the purpose of an annuity is that the policyholder is guaranteed a steady income stream, which would be useful for retirement. Furthermore, most annuities have the advantage of allowing for tax-deferred money growth until such time that money is withdrawn.

Life insurance may also offer benefits that would be useful for retirement. For instance, permanent life insurance allows for the accumulation of cash value, which could be part of a person's retirement plan. Also, it could provide the appropriate death benefit for the family at the lowest cost possible so that the money that is left can be used for building financial security.

There are different kinds of life insurance that Richard Kirk will work with to determine what is most appropriate. The usual types of life insurance are whole life insurance, universal life insurance, indexed universal life insurance, term insurance, and variable life insurance. Furthermore, a financial advisor can help people in their decisions regarding certain considerations, such as the use of life insurance to supplement income for loved ones upon death, getting some tax advantages, putting away some money for retirement, and having resources for emergencies, retirement or other needs.

Lifeguard Retirement Planning also offers advice to clients on how to use their Social Security benefits. For instance, people who sign up for Social Security before their full retirement age will get a reduced payment. Those who are turning 62 in 2018 will have to wait until they are 66 and four months to be able to get their full retirement benefit.

For federal employees, Lifeguard Retirement Planning can also help with federal employee benefits. Insurance options and retirement benefits for federal employees include Social Security, basic annuity,

Medicare, Thrift Savings Plan withdrawals, and various insurance options.

And with the investment opportunities offered by Lifeguard Retirement Planning's partnership with Horter Investment Management, Richard Kirk hopes to provide an enhanced service to clients.

Richard says, "After a thorough and careful financial discovery with you, we will analyze your personal financial situation - risk tolerance, time horizon, liquidity needs, and retirement goals to create a retirement plan that is unique to your situation. The ability to help families discover financial freedom that has only been a dream for most families is exciting. We are helping families find a way to fund college and develop a tax free income stream for retirement."

Those who need more information about the investment opportunities made available and the retirement advice offered by Lifeguard Retirement Planning can visit the company website at <http://lifeguardretirement.com> or contact them by phone.

Investment advisory services offered through Horter Investment Management, LLC, a SEC-Registered Investment Advisor. Horter Investment Management does not provide legal or tax advice. Investment Advisor Representatives of Horter Investment Management may only conduct business with residents of the states and jurisdictions in which they are properly registered or exempt from registration requirements. Insurance and annuity products are sold separately through Lifeguard Retirement Planning. Securities transactions for Horter Investment Management clients are placed through TCA by E*TRADE, TD Ameritrade and Nationwide Advisory Solutions.

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For more information about Lifeguard Retirement Planning, contact the company here: Lifeguard Retirement Planning Richard Kirk (309) 291-0712 Rick@lifeguardretirement.com Lifeguard Retirement Planning Jefferson St. Plaza 636 W. Jefferson St. Suite 3C Morton, IL 61550

Lifeguard Retirement Planning

We provide families and businesses with innovative financial strategies, to offer financial clarity, solutions, and improve your quality of life. We analyze your personal financial situation and create a retirement plan unique to your situation

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