

The Market Crashed - Can You Still Afford to Retire?



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Kara S. Boccella has over 25 years of experience advising legal professionals, executives, entrepreneurs, high net-worth individuals and families.

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Markets are Volatile

During periods of volatility in the market, are you stressed? Are you wondering if you should be making adjustments within your portfolio? Are you concerned that you may not be sufficiently prepared, much less have the right financial plan in place, to allow you to maintain your current living standard(s) as you move into retirement?

Everyone knows markets go up and they go down; there is no escaping that fact. Even though you can't change the trajectory of the markets, you can work with a financial advisor who will help to manage your portfolio based upon your personal circumstances and in conjunction with the risk and reward balance within the capital markets. My goal as an advisor is to help my clients have optionality and flexibility when, not if, the equity markets produce negative returns.

The Process

When I meet with prospective clients, my primary agenda is to understand their goals, priorities, objectives and concerns. Not surprisingly, retirement planning is always a major topic of conversation. No matter their age, people want to know at what point they can retire and how much money they will need.

Even though retirement planning is just one aspect of the advice I offer my clients to improve and safeguard their financial situations, I have found that many clients' expectations regarding retirement greatly influence how they wish to allocate their money today. This, in turn, necessarily affects nearly all other components of their financial portfolio.

Why it Works

There are fundamental reasons why our process works.

The financial plans we develop are comprehensive and designed to help our clients achieve their savings goals while optimizing their present situation. Once the plan is developed, we implement our recommendations across every area of their financial life, thus laying the groundwork for a successful retirement.

Second, we manage our clients' portfolios so that they are well diversified and include appropriate asset classes. Every portfolio is structured based upon each individual's personal financial situation and aimed towards achieving their financial goals despite volatile market conditions

Finally, our retirement projections are run using conservative rates of return so as to factor in negative returns in the markets. The markets are not linear, so it's critical to account for periods of downside volatility. Using high and unrealistic rates of return to run models and projections can often lead to a false sense of security. My goal is to help my clients have financial stability so their money will outlast them, not the other way around.

What's Next?

Please contact Kara Boccella today to learn more about achieving financial peace of mind for you and your family.