



Financial goals are ultimately always **personal goals**. They regard something relating to you and/or your family. Financial goals have nothing to do with the government, or with the economy. They have nothing to do, in the near-term, with asset prices or ‘performance.’ What we do for our clients, therefore, is spend almost no time contemplating the economy, and virtually all of our time helping them work toward the accomplishment of their goals.

The primary long-term financial goal for most families is the creation of a **lifestyle sustaining income** that will persist from the first year of retirement until the last, whenever that may be. Complicating this goal is a challenge resulting from two issues: **longevity** and **rising costs**. For the average 62-year-old married couple, one spouse will live into his or her nineties, and in many cases both will. If the couple retires mid-sixties, this means thirty or more years of retirement, during which their dollar cost of living will more than double, and perhaps triple.

It is ultimately the protection of one’s **purchasing power** in this rising cost environment which determines whether a family will have the permanent income they’ll need to maintain their lifestyle, dignity, and independence. In developing a long-term financial plan seeking this outcome, predominant focus must be on the **increase** of one’s wealth during those thirty or more years of rising costs, during which time at least one dollar of income must be generated for every dollar of expenses.

It is through the creation and review of a customized written plan, along with **appropriate long-term behavior** and the disciplined use of a **systematic investment philosophy** that such an objective may most likely be accomplished. To each of our clients, it is with this perspective that we commit our services.

Matthew S. Clement, CFP® , AIF®
Emerald Retirement Planning
18 Liberty Square,
Stony Point, NY 10980
Phone: (845) 942-8578



www.EmeraldRetirement.com

Matthew Clement is President of Emerald Retirement Planning Group, Inc., a financial advisory firm. He works with families and small business owners throughout the United States, primarily in New York and New Jersey. Matthew is a CERTIFIED FINANCIAL PLANNER™ in good standing with the CFP Board of Standards, and is an active member of the Financial Planning Association. Matthew is also an Accredited Investment Fiduciary® having earned the AIF® Designation from the Center for Fiduciary Studies in 2013.

He is proud to serve as Dave Ramsey's SmartVestor Pro for the Hudson Valley region of NY and NJ. He has been working with The Dave Ramsey program overall since 2010.

He has more than 17 years of experience in the areas of financial planning and retirement planning. Matthew believes that the behavioral aspects of long-term planning will always be the primary determinants of the success of his clients, and therefore spends his time helping families with the areas of finance they can actually control. This focus makes him unique among the profession.

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Investing involves risk and you may incur a profit or loss. Please carefully consider investment objectives, risks, charges, and expenses before investing.