

Protecting Your Legacy, Maximizing Your Retirement

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“Hello, friends...” a common phrase often heard when greeted at the offices of Dowling Legacy and Retirement, almost as if Jim Nantz himself was greeting you from the Masters. Just as a caddie is an extremely important resource for golfers, Ron & Karen Dowling are just that to their clients as they are considered the financial industry’s version of championship caddies.

Imagine some of the world’s most electric and prolific golfers in the game’s illustrious history strolling the grounds of one of golf’s most prized courses in Augusta, Georgia. Dustin Johnson, Tiger Woods and Phil Mickelson all have different career achievements with one undisputed similarity: a caddie that helped them achieve a high level of success. Whether suggesting a particular club, identifying weather conditions, ideal targets/avoidable risk areas or green reads, caddies are entrusted and sought out for guidance. At Dowling Legacy and Retirement, clients liken them to their own personal caddies as Ron & Karen make a sincere effort to meet their specific needs and think outside the box to get desired results. The company is a full-service firm with a team of professionals they collaborate with to offer a bevy of financial amenities. Similar to the relationship between a championship golfer and their caddie, success in a financial partnership requires trust. The process is simple, the relationship begins with a complimentary consultation to better understand your needs, concerns and goals. “We did away with the age-old ‘cookie cutter’ approach,” says Karen, CEO/President. “A relationship-based, specific goal & results-focused strategy is far more conducive to our clients’ long-term success.”



Ron and Karen

Legacy Planning is not just for the wealthy and Retirement Planning is not just about accumulating funds. Ron, the Firm’s Strategic Consultant, adds: “It’s about protecting your assets; ensuring Healthcare and Financial Powers of Attorney are in order, determining how assets are distributed, designating a guardian for children and designing an income plan to last your lifetime, regardless of future long-term care needs.”

Top concerns nearly all retirees and pre-retirees share: running out of income in retirement and navigating a volatile market. Social security and pension optimization is one key component to maximizing retirement income. An important role the Dowlings serve in alleviating client concerns is developing an income plan. Both a science and an art: they analyze, run scenarios, consult

experts and research options prior to recommending solutions or strategies specially tailored to each client. More than that, clients control the decision-making and are educated throughout the process, an admired trait of the Dowlings. During times of uncertainty, reevaluating risk tolerance and realigning portfolio allocations to your risk analysis is prudent. Go to <https://splashbot.thefinancialhq.com/planyourretirement.info/color-of-money> to get your complimentary risk analysis report.

The significance of having a trust/will package has been magnified recently. Passing the one-year anniversary since the onset of the coronavirus pandemic has given us yet another reminder of this significance. To help you be better prepared for the unexpected, Dowling Legacy and Retirement has emphasized two important concepts toward maximizing your retirement. First, put your affairs in order. Second, develop a diversified portfolio to weather the economic storms without eroding retirement funds. Now more than ever, it’s imperative to shield your assets from life’s sand traps.

The Dowlings’ objective is to educate on the importance of proper legacy & retirement planning. You make an informed decision while they help facilitate it, just like your own personal financial caddie. Contact them so you can get closer to putting on that proverbial green jacket and becoming a master of your financial freedom.

A Guide to Getting Your House in Order—Legacy & Retirement Insight, The Dowlings’ book is complimentary. Request a copy at <http://dowlingbooks.com/>.



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