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How to Transition from Working to Retirement

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S O OFTEN WE'RE LOOKING at whatever is right in front of us—usually our phones—and forget to take the long view. In our busy world of day-to-day, that includes kids, deadlines, meetings and whatever text just chimed in our pocket, it's not easy to pause and think about not just what's next, but the really crucial matters in life, such as "Will I have enough money to retire?" It's a difficult topic, so it is often avoided—until it's too late.



Financial advisors like Clifford Coury, CIMA®, Mark Pyper, CFP®, and Stephanie Daigle, CRPS® at Coury/Pyper Wealth Management Group of Wells Fargo Advisors understand your concern. It's no easy task considering the diverse range of factors that will affect your transition from working to retirement. That's why now, more than ever, a growing number of investors are relying on the expertise and guidance of professional investment advisors to develop and maintain portfolios right for them.

Founding members, Coury and Pyper, have assembled a team of advisors to do the heavy lifting for you, whether you're just starting out, buying a first home, saving for a child's education, or you're ready to pick up your gold watch and head into retirement.

"Listening comes first," Daigle says. "We listen to learn about clients' past experiences, current circumstances, and future goals. Once we have a thorough understanding of someone's unique

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situation, we can build a customized investment plan. The plan informs everything we do. As a core part of our approach, we lead our clients through a detailed, in-depth process that enables us to help them answer the question: ‘Are you on track to meet your personal goals and objectives?’ We can then look at the way different life events, market returns, inflation rates, and other factors impact your overall ability to achieve these objectives. We firmly believe clients’ goals and dreams, as well as family legacy planning, should be at the center of any investment plan.”

“The depth of our planning allows us to design an investment strategy that will align with your risk tolerance and goals,” Pyper states. “Our ability to do this allows us to look past the distractions of day-to-day market issues and maintain a focus on achieving your personal objectives.”

“This process is too often not given the attention it deserves by other ‘cookie-cutter’ and ‘one-size-fits-all’ advisors and planners, who follow a corporate script, check the boxes and then plug your data into a computer algorithm to generate an investment portfolio

recommendation.” Pyper and his team use a wide range of resources to design, implement and monitor a custom-tailored, comprehensive wealth management plan.

“We’re not just storing your financial future in a digital file folder with hundreds of other client investment plans,” he says. “We review it on a regular, ongoing basis. Our team looks at changes in our clients’ lives, including unexpected events, and we’re constantly evolving the plan to fit their individual challenges and opportunities.”

When Coury and Pyper built their team, they put an emphasis on continuity and succession.

“We’ve built a team that’s in it for the long haul,” Coury says. “Eventually your advisor is going to retire, and you may be retiring 10 years or more later. Coury/Pyper Wealth Management Group embraces a multigenerational team approach, built to outlast its founding members and allow for a seamless transition as we eventually retire. We have younger advisors with different skill sets who support us and help provide a high level of client service. They are involved in every step of the planning, investing, and monitoring processes for all of our clients. This helps to ensure that you and your loved ones will be taken care of for generations.”

To find out more about Coury/Pyper Wealth Management Group’s customized approach visit CouryPyperGroup.wfadv.com

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