

## Subscribe

to our  
"Investor Insights"  
at  
[www.rrstewardship.com](http://www.rrstewardship.com)

Phone: 330.204.1899  
[ryan@rrstewardship.com](mailto:ryan@rrstewardship.com)  
[www.rrstewardship.com](http://www.rrstewardship.com)

The Office of R&R  
Stewardship Partners  
121 Edgemore Street NE  
Sugarcreek, OH 44681

Creating  
Your  
"Financial  
Future"

## RETIREMENT PLANNING

### A. Description of the Advisory Firm

R&R STEWARDSHIP PARTNERS, LLC (here in after "RRSP") is a Limited Liability Company organized in the State of Ohio. The firm was formed in June 2014, and the principal owner is Ryan Anthony Rowe. Our vision is to create a "Financial Future" for you.

### B. Financial Planning Strategy

#### Principle-Based Financial Planning

Our Strategy consists of **Principle-Based Financial Planning** that concentrates on four factors in implementing a financial plan: Personal Values/Principles, Personal Goals, Desired Future Financial Situation, and Family Mission Statement. This strategy allows you to keep your established principles as life events happen, while also clearly forming future goals for the advisor to help implement.

#### Biblical Application Financial Planning

Our belief is the Bible is "Authoritative" and originates with God. As the bible clearly supplies us with valuable financial planning habits that can be used to benefit our daily lives that results in our faithful stewardship listed below:

- Intelligent Investing
- Diligent Earning
- Generous Giving
- Wise Saving
- Cautious Debt
- Prudent Spending

#### Retirement Planning System

Our system is focused on establishing principles that will lead to your investment goals. We know that each individual and family structure is unique and each person has their own goals they want to achieve. We use a three part system that involves: Creating a Vision, Discovering your Retirement Number, and Understanding Your Risk Tolerance.

### C. Retirement Planning Overview

#### General Retirement Process

The Retirement Process is a Dynamic Process. Nobody knows the future and one change or one factor can dramatically change your retirement, as your retirement number may change in time.

#### Your Personal Vision

The vision includes all items of goals and dreams that you may have or want to achieve in the future.

#### Retirement Number

The Retirement Number is calculated by using a Retirement Calculator. The Retirement Calculator looks at your current financial situation and then makes a projection of your future financial situation.

#### Risk Tolerance

Your Risk tolerance is a realistic understanding of your ability and willingness to handle large swings both positively and negatively in the values of your investments. This plays a vital part in your Retirement Portfolio selection.

### **Factors to Consider in Retirement**

- Retirement Income
- Inflation
- Unpredictable Events
- Market Volatility
- Income Taxes
- Rising Health Care Costs

### **Factors to Consider before Retirement (if you are above age 50)**

- Know Your key Retirement Dates (Social Security, Medicare, etc.)
- Understand the value of your retirement investment accounts (includes: 401k, IRA, Roth IRA, etc.)
- Check out your Social Security Statement (sign in at ssa.gov)
- Consider your withdrawal rate in your retirement investment accounts

### **Questions to Answer to fully understand Retirement Planning Process**

- How much income will I need for retirement?
- How will inflation impact the amount of money I will need for retirement?
- How will life expectancy impact the amount of money I will need to retire?
- How much will my company pension and social security benefits pay during retirement?
- How much investment income will I expect during retirement?
- How will the order of returns and the market valuation affect your investment return assumption?

### **Aggressive Retirement Investment Portfolio**

This Portfolio holds mostly Stock Mutual Funds that may include: Large Cap, Mid Cap, Small Cap, and International. We will look into diversifying into a more Conservative Portfolio as we reach closer to retirement (around 5 years from Retirement).

### **Moderate Retirement Investment Portfolio**

As we get closer to Retirement we will increase the mixture of Stock and Bond Mutual Fund exposure. The formula for the Stock/Bond Ratio is to take: 100 (minus your Age) and then add 10 to give your Stock/Bond Ratio.

### **Conservative Retirement Investment Portfolio**

The goal of this portfolio is to limit our losses. We will mostly have a Diversified Bond Mutual Funds Portfolio that may consist of Government Bonds, High Grade Company Bonds, and International bonds along with a strong Cash position.

## **D. Conclusion**

We help aid in the investment selection on retirement accounts. Our knowledge and experience may help you make good decisions as you navigate the Retirement Planning process.

***Please visit us at [www.rrstewardship.com](http://www.rrstewardship.com) or contact us at [ryan@rrstewardship.com](mailto:ryan@rrstewardship.com) or call 330-204-1899 for further guidance. You can subscribe to our "Investor Insights" at [www.rrstewardship.com](http://www.rrstewardship.com)***

*Creating  
Your  
"Financial  
Future"*