



Retirement looms for the boomers; IT PAYS TO PLAN AHEAD

BY BETH SLAUGHTER SEXTON
STAFF CORRESPONDENT

An estimated 74 million Americans are baby boomers, according to the latest information from the Pew Research Center. Those are the people born between 1946 and 1964, and while 74 million is a large number, the shocking number is 10,000. That's how many U.S. baby boomers turn 65 years old each day—with most of those setting their sights on retirement.

For 30 years, Roger Green has helped thousands of people with their money and assisted them in planning for a successful retirement. Even as a young man of 19, waiting tables in a restaurant, Green knew he had an aptitude for finance and friends and family told him he needed to get into the investment business.

"I've loved it since I was a kid," Green said. He got his Master of Science degree in financial services, as well as graduate level professional certificates in financial asset management, pensions and executives compensation and applied behavioral finance.

Since 1987, his firm, Green Financial Resources has helped individuals and small businesses with their investment decisions focusing on customer service, education and a unique philosophy that the firm will help everyone who seeks help with their money by providing free consultations without asset minimums.

"That means we just love to help everybody," Green said. "A lot of places have minimums like \$100,000 up to \$1 million or so, but I like to help everyday people."

Helping people plan for retirement is important to Green, who has developed what he calls a harvesting plan for retirement assets.

"It's a plan I have seen work effectively for my clients regardless of their income or assets," he said. "This plan divides your savings and investment money into three parts. To start, determine how much money you will need annually from your savings and investments to augment your Social Security and other income sources. Once you determine that annual figure, determine how much money is

needed one to two years out; three to five years out and 5-plus years out."

The goal is to help clients stretch their assets for today's longer life spans and to overcome the effects of inflation and taxation that decrease the value of their money over time.

"Most people I see need continued growth throughout retirement to help stretch their assets throughout their lifetime and allow them to potentially leave a legacy to others. This is where you really need the help of a professional, as this is your longer-term investment money with which you will take on significant risk.

"Your goal is to harvest—or withdraw—from a well-diversified portfolio of assets only when they are up in value; using the shorter-term liquid assets as a buffer during times of market volatility, when the time isn't right to sell your equities because they are down in value."

Since 1997, Green has taught classes on retirement planning at Gwinnett Technical College and he speaks to many civic and employer groups free of charge about retirement planning and investment.

Successful Retirement Strategies is a class covering the basics in IRAs, Social Security, long-term care, estate planning and more. Two two-session SRS classes will held this summer: July 10 and 17, 6-9pm at the Gwinnett Technical College Sugarloaf campus, and July 11 and 18, 6-9pm at the Alpharetta campus with his three-session class, *Financial Strategies for Successful Retirement*, coming up October 1, 8 and 15 from 6:30-9:30 p.m. at the Sugarloaf campus. Green teaches tax-reduction techniques and money management ideas, as students learn how to build a diversified investment portfolio.

"Although Americans work an average of 90,000 hours during their working years, few spend more than a day preparing for their retirement," Green said. "An increasing number of retiring Americans are dependent upon the government, their families or charity. The retirement planning seminars help you plan to avoid this situation."

Green hosted *Your Green*, an educational radio program, on 970 AM from 1998-2017 and for more two decades, he has written a monthly newspaper financial column. He was listed in *Barron's* as one of the Top 1000/1200 advisers from 2009-2016, and 2019. In 2016, Green's firm was named Gwinnett Chamber's Pinnacle Small Business of the Year and in 2009, Green was named to *Research Magazine's* Adviser Hall of Fame, one of five advisers nationally to receive the honor.

Green Financial Resources is located at 3700 Crestwood Parkway in Duluth. Green and his wife, Laura, are residents of Gwinnett County and the parents of six children and grandparents to three.

To find out more about their retirement planning classes, to schedule a no-cost consultation or to find out more about GFR, please call 770.931.1414 or visit their website at www.RogerSGreen.com.

Roger S. Green, MSFS, CFP® is a Registered Principal with, offering securities and advisory services through, Cetera Advisors LLC, member FINRA/SIPC, a broker/dealer, Registered Investment Advisor. Cetera Advisors LLC is not affiliated with Gwinnett Technical College or Green Financial Resources. Awards cannot be considered a guarantee of future performance and/or success. This recognition should not be construed as an endorsement of the advisor by any client. Barron's: Top 1200 Financial Advisors: Over 4,000 advisors who wish to be ranked fill out a 102-question survey about their practice. Data is verified and then applied to a ranking formula. The ranking reflects the volume of assets, revenue, and the quality of the advisors' practices. The scoring system assigns a top score of 100 and rates the rest by comparing them with the top-ranked advisor. Research Magazine's Adviser Hall of Fame is awarded to candidates who have served 15 years in the industry, have acquired substantial assets under management, demonstrated superior client service, and have earned recognition from their peers and the broader community. The Pinnacle Small Business Award is given by Gwinnett Chamber of Commerce to pay tribute to leading small business who dare to start, strive to sustain, and persevere to succeed.