

Securing the Golden Years

Income-planning experience and a team approach are hallmarks of this practice.

In the past, investors who were diligent during their asset acquisition phase could count on living comfortably in the distribution phase without much effort in income planning. Now, amid long-time low interest rates, that strategy may not always work.

“It has become more difficult to balance the appropriate levels of risk and return,” says Angela Renna, president of Sterling Financial Group LLC.

Ensuring that clients don’t outlive their assets is an area of proficiency for Sterling Financial Group. Advisors coach clients at or near retirement through complicated issues of insurance, tax planning*, Social Security, and wealth distribution.

“Income planning helps clients visually understand where their retirement income may be coming from from year to year and how we can manage future issues through the retirement years,” says Renna.

“We’re constantly seeking the best solutions and strategies to maintain clients’ investment plans throughout the distribution phase. Our charge is to determine what it’s going to take to make the plan last.”

FULL-SERVICE APPROACH

As an independent firm that utilizes open architecture, Sterling advisors have access to a wide array of solutions to construct the most comprehensive and customized plans for clients.

“It is imperative that we aren’t limited in our product offerings and that our compensation isn’t tied to proprietary products,” Renna notes. “I believe there is a growing number of educated individuals who value the unbiased approach of an independent advisor.”

A thorough planning process is the foundation for every client relationship, identifying goals and outlining strategies to reach them. The team commonly confers with clients’ accountants and attorneys to ensure that estate planning and tax strategies are coordinated and optimized.

“Clients know we’re on their team and that it’s a long-term relationship,” Renna says. “This process can help give clients the confidence, the knowledge, and the peace of mind that they’re making good decisions for the long term.”

YOUTH AND EXPERIENCE

While Sterling Financial Group is a fairly young firm, focused on cutting-edge technology and advanced planning concepts, it’s backed by experienced advisors.

Renna spent years as an accountant where she saw firsthand how the liquidation of assets can impact a client’s tax burden. She now uses that knowledge to guide clients through income planning and cash flow management. Other partners deliver in-depth acumen in business planning, insurance, and employee benefits.

“Whether we’re working with an individual or a business, we provide solutions that are unique to them,” Renna says. “We come to the planning table together to ensure we’re on target, hitting all the client’s high points.”

Sterling Financial Group LLC is located at 913 Old Liverpool Road, Suite E, in Liverpool, NY, and 131 George Street in Oswego, NY. For more information, call 315-699-3424 or visit sterlingny.com.



Angela Renna, president



*We will work with your tax and legal advisors to help select the products and services suitable for your individual situation.

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