



Will April Showers bring May Flowers?

Here in Southern Chester County, Pennsylvania, it is the first week of May and the temperature is in the 50s and 60s. We are experiencing a little pre-summer weather. Or should we just say Springtime?

People are saying ... It's a little breezy, unexpectedly chilly, don't like the rain, too overcast, and not warm enough yet. Predictions are risky. But can we safely say that in a couple of months, there will be a few days with temps in the 80s or 90s and we will be happy for a little rain to be in the air. Chances of days like we are having today.

Oh, so another rainy venture ... going out again. How about, "Enjoy every day no matter what the weather is, ... or what the economic news is telling us, or whatever crisis is going on in the news." How do we balance caution and long-term financial plans? We talk it through. We diversify. We use a blend of conservative, moderate, and growth investments. We monitor our portfolio on an ongoing basis. We evaluate historical examples. We turn out the latest hype. Take a look beyond the surface data. Look and listen around the world to real-life examples.

American consumers and entrepreneurs and the country as a whole have overcome challenges in the past and will continue to do so. Let's talk about it. OK, if you hear someone comment that they are less than optimistic about their current financial situation, please feel free to mention that I provide a service as a "Sounding Board" for your friends and relatives. Of course, these folks or your life are not clients of Gary or LPL Financial Services right now. And that is ok. But we sit down for an informal discussion. Maybe it is just on the phone. Get a fresh viewpoint. No obligation. You may feel free to give my direct phone number: 610-583-5853, to your friends or relatives or someone you know who needs a little financial direction. Or you may forward this newsletter and they can use the "Book Now" button.

I am also enclosing a couple of recent blogs from my website, www.retreewithgary.com. Plus, at the bottom are several timely research reports from LPL Financial Research Department.

Feel free to share our newsletter with your friends or relatives, and if they would like to receive our newsletter, they can subscribe by gary@retreewithgary.com or email me at gary@retreewithgary.com and put **Newsletter** in the subject line and we will add them to our list. We are happy to send the newsletter to anyone even if they are not a client of ours!

Make sure to visit www.retreewithgary.com and read our latest blog!

With Warm Spring Wishes,

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If you ask a retiree, someone who's getting close to retirement, or even a person who's planning to work an additional 10 to 20 years what their main retirement worry is, chances are good that many will say inflation.

Inflation has risen significantly in recent months and is top of mind for adults of all ages as it continues to affect households throughout the U.S.

For retirees with other sources of income, such as a 401(k), traditional IRA or Roth IRA, inflation can make it tricky in terms of how much money a person should withdraw annually. The 4% withdrawal rate rule, which many people applied in the past, has been debunked by numerous experts because it was created in the mid-1990s when bond rates were high. Inflation was relatively low, and the markets were rising. The rules have changed in 2023.

Meanwhile, those who are either a long way from retiring or nearing it and have saved consistently have concerns about how inflation can eat into their resources or limit their ability to keep saving sufficiently for retirement.

Financial planning for retirement is a work in progress. It's never one-and-done, and high-inflation times demonstrate the importance of adjusting your retirement plan—whether you're still working or retired.

What retirement moves should you make in the next six months? [Contact us to schedule a free one-on-one consultation](#) to review your current retirement plan and see what options you have to make sure you have enough savings for your retirement years.

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