

'Let Our Experience Help You to Maximize Your Retirement Experience'

H. Haller Financial

Howard "Fritz" Haller, CFP® is a "glass half full" kind of financial advisor. He's optimistic yet realistic, always looking for ways to help his clients retire earlier and better. And he's the rare advisor who isn't worried his clients are going to run out of money in retirement. As far as he's concerned, that's just a scare tactic.

"I've never had it happen," says Haller, president of H. Haller Financial, in Saugerties, New York. "Not once in 30 years."

Three decades is a long time in the financial services industry – long enough to see a lot of investment fads come and go, and long enough for Haller to be convinced his "tried and true" investment philosophy works best for most clients. "The goal of our Focused CORE and Rebalancing approach," he explains, "is to reduce the severity of losses in down markets and decrease the length of time it takes



Like Father, Like Son

Not that he's planning to retire anytime soon – if ever – but Howard "Fritz" Haller recently welcomed his son Brian to the practice as an associate financial advisor and is teaching him the business. Clients can feel confident they'll be well taken care of if the elder Haller ever decides to slow down. "Brian sits in on every single client appointment and gives me lots of good feedback," says his father. "He also does a lot of the research. He's already learned a great deal and is going to be a big part of the practice."

to fully recover from them. In our experience, if you focus on reducing losses you're going to make more money over the long term." All portfolios are managed in house, using "very liquid" investments.

Dance on the Beach. Slow Down. Stop.

Like most major life transitions, retirement is not a single event but an ongoing process, one marked by a series

of changes and challenges over the years.

"I like to divide retirement into three stages. Think of it as a traffic light," Haller says. "The first stage, the green stage, is when the retiree is most active and engaged. They're traveling, dancing on the beach in their clam diggers, living life with gusto."

Next comes the yellow stage, when a health problem or the aging process itself forces the retiree to slow down. The last stage is the red stage, when activities pretty much stop. Expenses should be very low in this stage, unless long-term care is needed. In that case, it could be the most expensive.

Howard "Fritz" Haller is a multiyear Five Star Wealth Manager, including 2014.

"Any day I can find a way to help a client retire a year or two earlier than they ever thought possible and enjoy an extra green year or two, that's a good day," he says. For Haller – and his clients – there are lots of good days.



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