



Imagine the great retirement you can have



RETIREMENT
& INVESTMENT GROUP

RETIREMENT WELL-PLANNED

What's your plan for the rest of your life?

Retirement & Investment Group is responsible for more than \$550 million* in client investments.

Retirement is a well-deserved reward for a lifetime of work. Your time is your own, and you get to choose how you spend it. Everyone's vision of retirement is different, but all have two things in common: You want to live the life you've dreamed about. And you don't want to run out of money.

Most people spend decades saving for retirement. But when that dream is finally happening, your approach to your finances needs to change. Instead of just saving your money, you need to take distributions from your savings and use your money.

Whether you're planning to retire in the next few years or you're retired already, a sound financial plan is key to a fulfilling and secure rest of your life.

*More than \$550m in advisory assets and over \$50m in brokerage assets.





**In our advisory
role, we are
fiduciaries,
meaning we
act *only* in your
best interests.**

Choose a partner you can trust.

First and foremost, insist that your financial advisor is a fiduciary. That means they are required by law to act in your best interests, never their own, when providing advisory services. Then, look for the Certified Financial Planner™ credential. CFP® professionals meet stringent certification requirements and can advise you on your complete financial picture, not just your investments.

Next, make sure your team includes a Chartered Financial Analyst — a professional who is qualified in advanced investment analysis and real-world portfolio management skills. Lastly, look for deep resources and experience and a proven track record of delivering success for clients. Retirement & Investment Group brings you all these qualifications and more.

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Living the dream starts with a plan.

Your finances look good today. But how will they look 10, 20, or 30 years into your retirement? You need a plan!

Even if you've been consistently saving according to a plan, you'll need a new or significantly updated strategy as you approach and enter retirement.

Step one is to realistically assess your situation. We'll help you ask the right questions, starting with: What does your dream retirement look like? Will you travel? Spoil your grandchildren? Cruise the seven seas? Study something new? Grow a big garden? Golf five days a week?

It's fun to dream! But to make your dreams come true, you have to consider practical questions, including:

- ▶ **How much do you have saved?**
- ▶ **How old are you?**
How is your health?
- ▶ **How long do you expect to live?**
- ▶ **What is your after-tax budget? What do you typically spend every month?**
- ▶ **Do you want to have a legacy to leave for your family or favorite charities?**

We'll help you answer the important questions.

THE PATH TO A HAPPY RETIREMENT





Plan for everything.

There's a lot more to consider in your retirement plan than budget and savings. You need to make decisions about Social Security and Medicare. (Our independent Medicare advisor can help you with that.) And taxes and inflation are two items that could undermine your plan if not budgeted correctly.

Then there's your investment portfolio itself. Your risk tolerance and investment strategy in your accumulation years will likely be different during your withdrawal years. Still, your investments need to keep growing so your money lasts for the rest of your life.

Retirement and Investment Group has the experience combined with sophisticated tools and models to create a plan with you that will support your ideal retirement and help you feel confident about your finances.

Social Security **TAXES** **legacy**
RMDs **INFLATION**
MEDICARE **Pension**
health care
THE UNFORESEEN
STOCKS & BONDS **Cash Flow**



A dynamic guide to the rest of your life.

A well thought-out, data-driven plan shows you how your finances will unfold throughout your retirement. You can be confident in how you're spending (or not spending) your money. And you'll always have the data to make sound decisions. That kind of knowledge is priceless.

Your plan is a living document that keeps your goals always in sight. As your circumstances and priorities change, as they inevitably do — whether it's welcoming new grandchildren, pursuing a new adventure, or dealing with an unforeseen health issue — we'll help adapt and evolve your plan with you.

One of our most important guiding principles is this:

**WE WON'T
RECOMMEND
ANYTHING
WE WOULDN'T
INVEST
IN OURSELVES.**

Plan to always have enough money.

The most important thing you expect of us or any financial partner is to make sure you have enough money to live the way you want today, and to be confident you'll always have the money you need tomorrow. We tailor proven strategies to the specific circumstances and desires of each investor. Based on your risk tolerance and goals, we use sophisticated tools to model different investment scenarios and plot them over the course of your full retirement. Our approach is conservative yet realistic. We don't take the risk of chasing the highest returns, but we recognize that your money has to keep growing if it is going to support you for life.

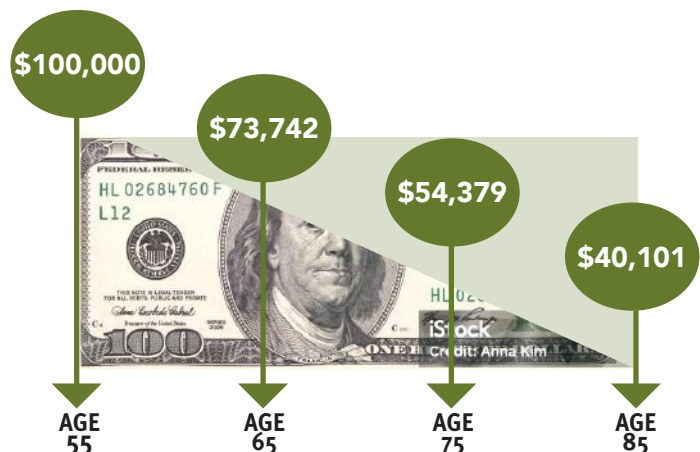
Managing taxes and staying ahead of inflation.

When you're counting on investment income as a principal funding source for retirement, it takes careful planning to ensure that your cash flow keeps up with your needs. Inflation and taxes are often afterthoughts for investors, but failure to account for them can have devastating effects.

TAXES. Your retirement portfolio likely contains a mix of employer-sponsored 401(k) money, IRAs, Roth IRAs, and after-tax brokerage and savings accounts. Plus, any pension and Social Security. Knowing when and how much to withdraw from all those sources can have a huge impact on the taxes you owe. Retirement & Investment Group optimizes your distributions to minimize the taxes you need to pay.

INFLATION'S BIG BITE

Even modest inflation can shrink the value of your savings. Look at the damage 3% can do over time.



INFLATION. Even modest 3% inflation can erode your savings by as much as 60% over the course of your retirement. Keep in mind that health care is one of the biggest items in your retirement budget, and health care inflation is usually multiples of the overall inflation rate. Our sophisticated modeling can project your outcomes for various inflation rates.

Living the dream.

You did it! It's time to get down to the business of enjoying your retirement. You have things to do, places to go, people to see. And you don't have to worry about your money because Retirement & Investment Group has all the important details covered.

We're your partner for life. Your money matters still require careful attention but in different ways. While you're enjoying your retirement, Retirement & Investment Group takes care of these critical items:

- **Distributions:** Keeping the cash flowing to fuel your spending plan.
- **Required minimum distributions:** Making sure you meet the government's RMDs every year, and utilizing those funds according to your plan.
- **Taxes:** Minimizing your tax liability for distributions; handling tax withholding.
- **Qualified charitable distributions:** Supporting your nonprofit causes while minimizing your tax liability.
- **Ongoing investment management:** Rebalancing your portfolio as necessary and keeping the appropriate funds in each of your three buckets.

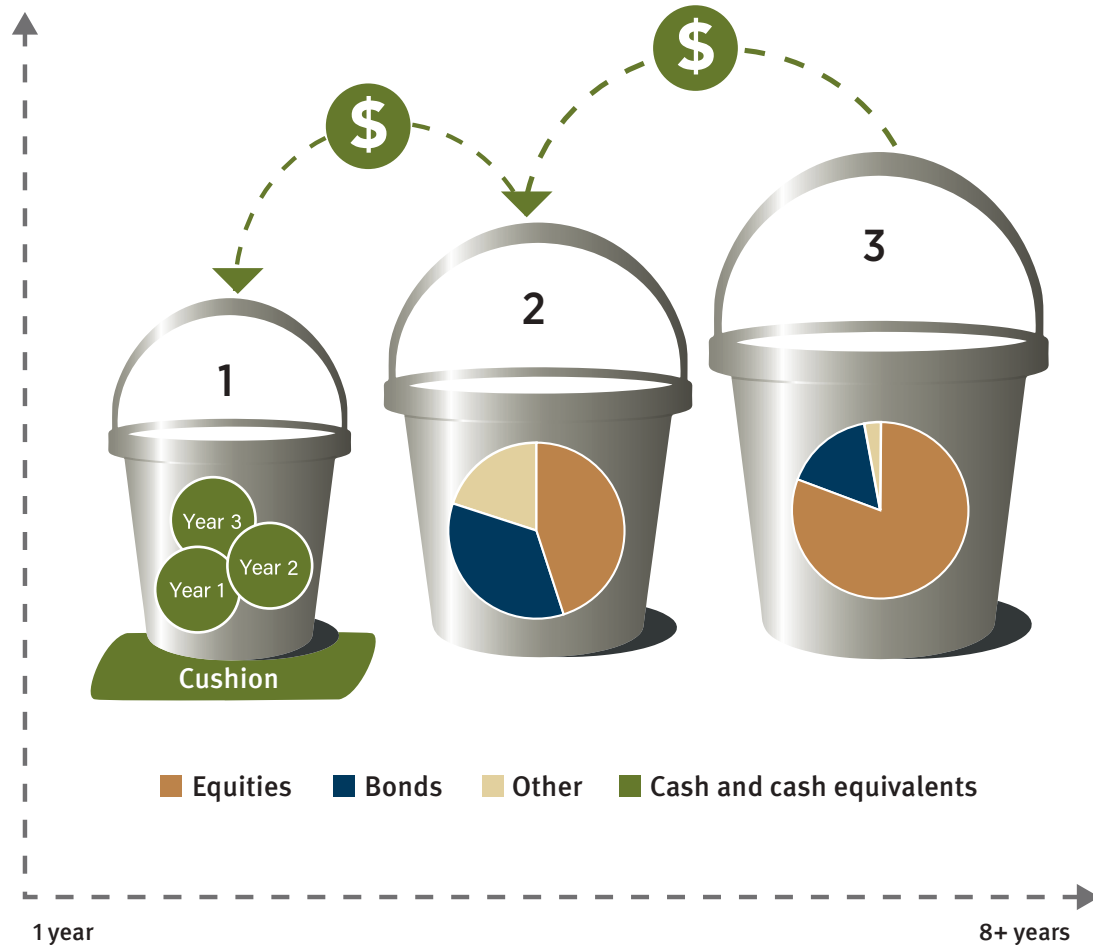
...and whatever else is required to keep your plan on track and your financial house in order. We pride ourselves on taking care of every detail on your behalf. Throughout your retirement, our financial professionals are always just a phone call away for whatever help you need.



We never invest in anything that doesn't have daily liquidity. And we never invest in anything that has upfront costs or backend charges.

THE THREE-BUCKET STRATEGY

Dynamically allocating your portfolio across a three-phase, risk-adjusted timeline gives you the confidence that you'll always have the money you need. As investments grow in Bucket 3, some are moved into the more conservative Bucket 2, and monies from Bucket 2 are moved to Bucket 1 to support immediate spending. The funds keep flowing this way throughout retirement.



BUCKET 1:

Super-safe reserve for the next one to three years, kept in cash and cash equivalents for current spending needs plus a cushion for emergencies.

BUCKET 2:

Intermediate needs for the next 4 to 7 years. Lower-risk, reasonably safe investments to yield an inflation-countering return plus modest growth.

BUCKET 3:

Long-term growth, years 8+. The most aggressive bucket in your portfolio, designed to achieve compounding growth that offsets inflation and withdrawals as well as real growth, ensuring you have adequate balances for your whole retirement.

No asset allocation strategy ensures a profit or protects against loss.

Why Retirement & Investment Group?

Retirement & Investment Group clients enjoy personal, attentive service. But they also get Wall Street-level experience and clout, to the ultimate benefit of their financial growth and security.



In our role as your financial advisor, Retirement & Investment Group is a fiduciary, which means we are obligated to put your best interests ahead of our own. Unlike many advisors, we do not make commissions from any transactions we execute on your behalf. Our clients pay a fee based on the assets we manage for them. There are no hidden ways that we make money. The bottom line is: When you do well, we do well.

Wall Street resources at your service

Retirement & Investment Group clients own more than \$400 million in investments. That puts us in the top 1% or 'Summit' class of the 22,000 financial professionals at LPL, our independent broker/dealer and custodian of our client accounts. Our elite status with LPL gives us direct access to their people and resources from the CEO on down. We enjoy similar status with JP Morgan Chase, putting a wealth of research and advisory services at the disposal of our clients — the type of resources typically enjoyed only by clients with much larger portfolios.

Key facts about Retirement & Investment Group

Founded: 1994

Client investments: \$550,000,000+*

Clients: 600+

Average portfolio: \$800,000–\$1,200,000

Client geography: 32 states

*More than \$550m in advisory assets and over \$50m in brokerage assets.



Tom Quirk
CFP®, CRPC®, CRC®



Certified Financial Planner™ Professionals

Our founder

Since 1994, Tom has helped families and individuals chart a path to financial independence and comfortable retirements through comprehensive planning, education, and investment management. While Tom is experienced at planning for all stages of life, he has chosen to focus Retirement & Investment Group on financial planning and management for retirement.

In addition to leading Retirement & Investment Group, Tom is an instructor for the State of Maryland pre-retirement program. He is also often tapped by Fortune 500 and other large organizations to lead employee retirement seminars.

Tom has been named a Forbes Best-In-State Wealth Advisor for 2020, 2021, 2022, 2023, 2024 and 2025.

PROFESSIONAL CERTIFICATIONS

Certified Financial Planner Practitioner®

Chartered Retirement Planning Counselor®

Certified Retirement Counselor®

EDUCATION

McDaniel College: B.A. Economics,
Business Administration and Political Science

Boston University: Center for Professional Education,
Financial Planning

“We eat our own soup. As your financial advisor, we are fiduciaries, and are 100% fee-based — we don’t make a penny in commissions. If we don’t invest in something ourselves, or if we wouldn’t recommend it to a family member, we’re not recommending it to our clients.” – Tom Quirk



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The Forbes *Best-in-State Wealth Advisor* ranking, developed by SHOOK Research, is based on in-person and telephone due diligence meetings and a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. Neither Forbes nor SHOOK Research receives a fee in exchange for rankings.

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

Retirement and Investment Group, LLC is not a registered broker/dealer and is independent of LPL Financial. Investors should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus and, if available, the summary prospectus contain this and other information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.

*Chartered Retirement Planning Counselor (CRPC) conferred by College of Financial Planning.