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A full-service retirement planning and fiduciary financial advisory firm that is driven by one focused goal: to help clients grow, protect and transfer all they have worked so hard to achieve.



**SIMON & SIMON**  
FINANCIAL



# ABOUT SIMON & SIMON FINANCIAL

Understanding financial concepts and money management can be intimidating, but it doesn't need to be. At Simon and Simon Financial, we provide financial strategies that are easy to understand and more importantly, easy to execute. Each and every client we serve is unique, and we take an individualized approach to creating strategies for our clients.

# MEET THE SIMONS

Gerald Simon, Chad Simon and Grant Simon are a Louisiana-born, raised and based family team specializing in independent financial and retirement planning and insurance solutions. Their powerful combination of 50+ years of extensive experience and energy has earned them a loyal following of devoted clients.

Simon and Simon's licensed Medicare agents use their proprietary plan comparison system to provide an unbiased view of various Medicare policies available to our clients. It is yet another way we provide convenient and accessible retirement services to our clients that they won't find elsewhere.

Both Gerald and Chad have obtained their Series 65 licenses, making them Investment Advisor Representatives (IARs) and most importantly, financial fiduciaries. As fiduciaries, they are required by law to only give advice which is in the best financial interest of their clients.



CHAD H. SIMON  
SENIOR PARTNER



C. GERALD SIMON, C.L.U.  
FOUNDER/PRESIDENT



GRANT L. SIMON  
SENIOR PARTNER

# SERVICES WE OFFER

- ❖ RETIREMENT PLANNING
- ❖ FINANCIAL PLANNING
- ❖ INVESTMENT MANAGEMENT
- ❖ ASSET PROTECTION
- ❖ RETIREMENT INCOME
- ❖ 401K / IRA ROLLOVERS
- ❖ LIFE INSURANCE
- ❖ TAX PLANNING
- ❖ ESTATE PLANNING
- ❖ LONG TERM CARE
- ❖ SOCIAL SECURITY BENEFITS
- ❖ MEDICARE

SERVICES  
WE OFFER



## RETIREMENT PLANNING

The retirement of your dreams starts with your own personalized definition in addition to a focused plan. When creating your personal definition of retirement, take the time to imagine what your ideal lifestyle would look like. The earlier and more carefully you plan, the more likely you are to realize your vision of the future and enjoy yourself when retirement actually comes.



## FINANCIAL PLANNING

We all face daily challenges when it comes to managing our finances. Stock market swings, fluctuating interest rates, taxes, debt and inflation – the effects can be alarming. One thing is certain: the future is coming regardless of if we are financially ready or not. At Simon and Simon Financial, we want you to achieve your financial goals, and we are going to help you do just that.

# INVESTMENT MANAGEMENT

The investment advisors at Simon and Simon Financial offer fee-only wealth management and investment advice, focusing on helping investors develop and implement intelligent and effective long-term investment strategies customized to their personal life goals.

We emphasize regular, interactive communication as our best resource for assessing and improving the quality of the service we provide. We aim to generate excellent long-term performance for our clients by utilizing multiple asset classes within a globally diversified approach to investing. This results in a disciplined investment process which provides dynamic asset allocation, broad diversification and allows you to meet your goals and objectives.

# ASSET PROTECTION & LIFE INSURANCE



Life insurance is not one size fits all, especially for asset protection. Almost all insurance companies have now updated their life expectancy tables to reflect the fact that we are living longer. If a person has life insurance and the policy is more than five years old, they should absolutely have their policy reviewed by a knowledgeable insurance professional. Assuming that the applicant still has their health, there is a very good chance they may be able to dramatically increase the amount of coverage they have at no additional cost, expand their coverage to cover more risks, or simply lower their cost of their current coverage.

## Here are just some of the reasons you should consider life insurance:

- Help replace your income and provide financial security for your spouse and dependents.
- Help pay final expenses.
- Create an inheritance for your heirs.
- Help pay federal, state, inheritance, and estate taxes.
- Make significant charitable contributions.

# RETIREMENT INCOME

We recognize that generating retirement income is not the same for everyone, and we implement a custom approach to retirement planning because we understand that the needs of our clients vary from case to case.

Protecting your hard-earned assets from market instability in order to generate reliable retirement income may be easier than you think. With experts continuing to predict upcoming market volatility, there may not be a more important time than right now to safeguard all that you've worked so hard to achieve.

Integrating fixed indexed annuities into your portfolio can help protect you from market loss during a downturn and give you the opportunity to realize market gains during the good times. Choosing the right fixed indexed annuity can provide both security and results.

# FIXED INDEXED ANNUITIES

Annuities are continuously evolving. The features and benefits of a fixed indexed annuity today, compared to even just a few years ago, differ significantly. One of the biggest innovations of modern indexed annuities is the ability to custom design and deliver an annuity that perfectly matches the individual needs of the client.



# 401K / IRA ROLLOVERS

## ■ IRA ROLLOVERS

An IRA is a personal, tax-deferred retirement plan for those who receive compensation or earned income from employment, as well as those who are divorced or separated and receive taxable alimony or maintenance payments who have not yet reached the age of 70 ½. Traditional IRAs were created to provide individuals with the chance to build their own tax-deferred retirement savings program.

We work closely with you to help ensure that you are using every possible option to pay only your fair share of taxes. We are passionate advocates for our clients and believe deeply that they should retain, grow and transfer all that they have worked so hard for.

## ■ 401K ROLLOVERS

Take charge of your own money. If you've changed jobs or reached the age of 59 ½, let's consider all your financial options when it comes to money you've put away for retirement. You don't have to leave your money in that old company 401(k) or 457(b) plan. In fact, you probably shouldn't. Let's talk about your options when it comes to 401k rollovers.



# TAX PLANNING

## ■ TAX PLANNING IS IMPORTANT AT EVERY AGE

Tax planning is one area of financial planning that remains essential throughout the life of any investor. When you're young, it seems like retirement is far down the road. Despite the fact that retirement seems far away, tax planning is crucial both for now and for your future. While an investment strategy shouldn't be based solely on taxes, the opportunity to manage, defer, and reduce taxes should always be considered.

## ■ REQUIRED MINIMUM DISTRIBUTIONS, OR RMDs

Beginning at age 70½, many retirees are surprised at the amount of tax they may have to pay due to RMDs. All of that money you've saved up in 401(k)s, 403(b)s, traditional IRAs—any qualified, tax-deferred retirement account—will have to be taken out in increments whether you need the money or not. This money will also be taxed as ordinary income.

Successful tax planning in retirement often includes taking income from selected sources at a specific age to minimize taxation throughout retirement. Other strategies allow retirees to minimize taxes on Social Security, RMDs, and withdrawing funds from specifically selected assets at the right time for the right amount.



# ESTATE PLANNING

## ■ ESTATE PLANNING FOR FUTURE GENERATIONS

There are few things more important to successfully transferring wealth in a tax-advantaged manner than solid financial planning. The failure to plan a tax-efficient wealth transfer can greatly reduce the amount of wealth that ultimately reaches the next generation.

## ■ EFFICIENT WEALTH TRANSFER

With sufficient time and planning, you, your family and your advisors can develop a wealth transfer plan that is both tax-efficient and fair to your designated beneficiaries. Here are some key points to consider when planning a tax-efficient wealth transfer:

- Be proactive and start planning early. Planning needs to start many months, if not years, before the ultimate transfer.
- Involve family members in the process. The passing of a loved one is challenging enough without having to sort through the complex problems of a poorly planned estate.
- Find an experienced and trusted advisor.
- Explore the various options available and decide what is best for you and your heirs.
- Develop a charitable giving plan and an estate plan.



# LONG TERM CARE

## ■ WHEN YOU NEED IT MOST

According to the federal government, 70% of senior citizens will experience the need for long term care at some point in their lives, whether that's the need for in-home services, assisted living or an extensive stay in a nursing home. Yet most people don't know that Medicare does not cover long term care facility stays that exceed 60 days.



## ■ LONG TERM CARE INSURANCE / ELDER CARE

There are some very valid reasons why seniors avoid obtaining conventional long term or elder care policies. Not only are many of the conventional options less affordable, but they are being replaced by new life insurance policy options, as well as options you can add with fixed indexed annuities.

Over the last few years, there have been some highly innovative insurance solutions developed that can help individuals protect themselves at very affordable costs, and even offer optional benefits if the coverage is not actually needed.

# SOCIAL SECURITY BENEFITS

Timing is an issue that affects Social Security benefits. In general, the longer you wait to file, the higher the monthly benefit you will receive. But there's more to it than just timing, especially if you are married or are divorced. There are dozens of ways you can file in order to maximize your Social Security benefits over the long-term.



## ■ SOCIAL SECURITY ADVISORS

If you're concerned about making a permanent mistake when it comes to filing for your Social Security benefits, you can rely on us to help you assess the best way and time to file using our 50+ years of combined experience. Plus our special software to help us run the exact numbers for you so you can see how the benefits actually add up throughout your retirement.

# MEDICARE

## ■ MEDICARE SUPPLEMENTS AND MEDICARE ADVANTAGE PLANS

Many people getting close to retirement age make the mistake of thinking that signing up for Medicare at age 65 means they won't have to pay for health care expenses in retirement, only to find out that Medicare premiums are higher than they expected.

Not only that, original Medicare doesn't cover things such as your deductibles and co-pays, dental, vision, hearing and the cost of prescriptions. In fact, health care expenses are a huge chunk of any retirement budget—even with Medicare.

## ■ LONG TERM CARE IS NOT COVERED

A long term care stay in a Medicare-approved care facility is not covered after 60 days by Medicare. In the case of long term care, most people confuse Medicare with Medicaid nursing home coverage, which requires a complete spend-down of assets to qualify. We offer Medicare services right here in our offices to help you find the right Medicare supplemental or Medicare Advantage policy to fit your particular needs and wants. We also offer many options for long term care insurance to help protect you.



## ■ OUR UNIQUE SYSTEM TO HELP YOU SELECT A PLAN

Our licensed Medicare agents have created a proprietary plan comparison system that compares all the Medicare insurance plans offered in your area. It is the most comprehensive, unbiased review of all of your Medicare insurance options.

Our job is to simply show you what is available, then you decide if it is right for you. We will help you review your Medicare supplemental or Medicare Advantage policies annually, helping to ensure that your coverage keeps up with changes in your health as well as any policy changes made by carriers, such as premium increases.





# SIMON & SIMON

FINANCIAL

While we are based in  
Covington, LA, our team serves  
clients across the country.

**Call us today for a free  
consultation at 985-900-2510.**



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