

Professional Portfolio Strategies in Challenging Times

Indiana Financial Profiles

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Strategic Benefit Consultants

When a sales rep in his mid-50s, earning a six-figure income, was let go from a large Indiana company, he was in a quandary. Just a few years from retiring, he suddenly was unsure if he and his wife would attain the retirement income they had anticipated. The man's church offered him a job that paid significantly less than he was used to, which he accepted. He then turned to Strategic Benefit Consultants (SBC) in Indianapolis for financial guidance.

"We put together a pre-age 59½ income strategy combined with the client's new income, to enable him to pursue the retirement lifestyle he wanted," says Scott Holley, president of SBC. "He's very happy with the way things turned out."

When it comes to retirement planning in the current economic climate, there are no easy answers. Defined contribution plans such as 401(k)s, 403(b)s and 457(b)s are complex, and vary among companies. Strategic Benefit Consultants specializes in helping individuals, particularly those in mid- to upper-level executive positions, understand their pension plans thoroughly, enabling them to make informed choices and maximize their retirement benefits as personal circumstances change and market conditions fluctuate.



Personal Financial Planning
Investment Advisory Services
Retirement & Distribution Planning
Estate & Legacy Planning

"There are a lot of folks who are being outplaced, and they have financial issues they didn't expect," says Patrick Morrow, CHFC, vice president. "Many people come to us in a panic because they're faced with losing their job between the ages of 55 and 62, and their big issue is whether to retire or find another job. We help them figure that out."

Strategic Benefit Consultants does not work for employers. Instead, it works *with* them to provide accurate information to employees, as well as advising individual clients who are seeking to make the most of their benefits during retirement or after having lost their job.

Among SBC's clients are two of the largest outplacement firms in the United States. One of SBC's programs, Financial Issues in Employment Transitions, is geared specifically to upper-management individuals, many of whom have "golden parachutes." Unlike many other benefit consulting firms, SBC offers objective wealth management services, proactively managing clients' investments, with a goal of achieving the appropriate balance between growth and income strategies. Each plan is custom designed, based on the most up-to-date data available.

"We never chase trends," explains Erin Holley, director of research. "We rely on a number of independent research tools that are completely unbiased. By using the collective data, it enables us to develop the most efficient investment strategies specifically tailored to a client's objectives and personal situation."

The results speak for themselves. At a time when many investors have suffered significant losses in the market, SBC clients have benefited from the active management of their investment portfolios.

"It is tremendously rewarding to see the lifestyle that many of our clients are living, made possible with the help of strategies that we've put in place for them," Scott Holley says.



STRATEGIC BENEFIT CONSULTANTS

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Scott Holley, Erin Holley
and Patrick Morrow



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— Scott Holley, President