

The financial decisions you make before and during retirement are complicated. The goal of consistent retirement income requires intricate, well-informed planning.

## Why Plan With An RICP®?

The financial strategies people need to use for retirement are very different from the strategies they used to build up their nest eggs during the asset gathering phase of their lives. The focus has to transition from asset accumulation to generating income and creating a rich, sustainable livelihood.

The American College created the Retirement Income Certified Professional® (RICP®) designation to prepare financial advisers to help customers make sure their nest eggs last and have greater peace of mind during a retirement that could be decades long.

Unlike a general financial planner, an RICP® adviser has intricate knowledge that delves much more deeply into the specific area of retirement income planning.

### Specific Strengths of an RICP®

How to convert your savings into steady retirement income

Choosing when to claim Social Security and company retirement benefits

Addressing health and long-term care

And many others

**Paul Tarins, RICP®, WMCP®**

**Sovereign Retirement Solutions**

941 W. Morse Blvd. Suite 100 | Winter Park, FL 32789

Office: 407-645-5804 | Office: 800-557-4904

Fax: 407-349-5008

[www.SovereignRetirementSolutions.com](http://www.SovereignRetirementSolutions.com)

[paul@sovereignretirementsolutions.com](mailto:paul@sovereignretirementsolutions.com)



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# Exploring Your Future Together

Plan. Retire. Enjoy.





# Security Starts With Planning

At Sovereign, our approach to sound retirement planning begins with a risk-appropriate investment framework, designed to be competitive throughout changing market cycles.

By seeking the proper diversification target, this framework is designed to help clients exercise patience and discipline across all market conditions, while considering their tolerance for risk.

## Our 3-step, Integrated Process

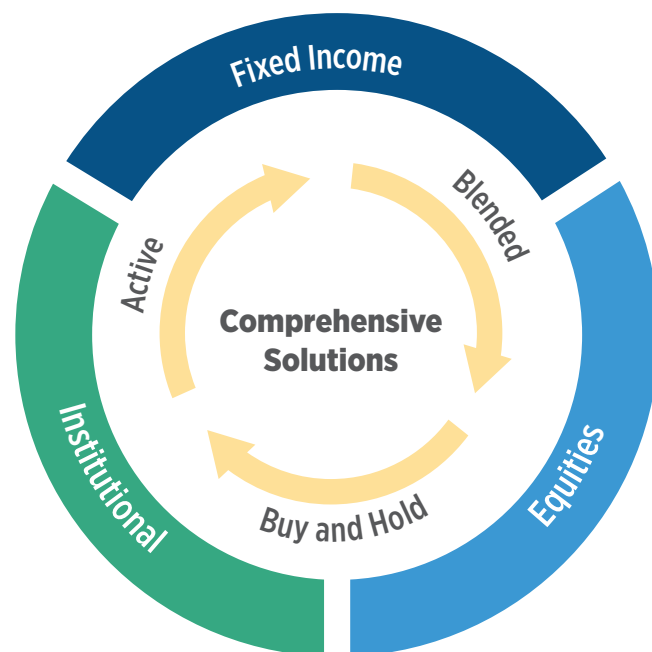


## Risk Management Is Key

Our independence and objectivity give us the flexibility to guide our clients with only their best interests in mind, without allegiance to any one company or product. This allows us to implement investment strategies specifically geared toward their unique investment goals as well as their tolerance for risk.

Our approach is based on utilizing the full spectrum of the investment universe to help discover appropriate risk-managed investment solutions. We believe that diversification across multiple risk-controlled strategies helps manage wealth for both performance and protection.

## An Institutional Approach for Individual Investors



## The New Retirement Paradigm

Far fewer retirees today can rely on a pension for their retirement security. Over the past decade, there has been a dramatic shift in companies placing the burden of financial planning on their employees through 401(k) plans.

But determining an effective long-term retirement strategy is a complicated, time-consuming life decision. And an emotional one. There are so many factors to consider for today's retirees:

- How much do I need to retire?
- How long will my money last?
- How much risk am I willing to take on?
- How will taxes change and affect me?
- What insurance plans should I make?
- How should I plan for my legacy?

The list goes on. The smart investor will stay as objective as possible when planning around retirement. Diversification is obviously a key component to helping achieve this goal by constructing the most appropriate portfolio mix.

By partnering with an experienced RICP® adviser, Sovereign clients have the opportunity to actively assess global market conditions and economic data to make real-time decisions based on market trends.

We believe our investment goals reflect what many of today's retirement investors are seeking—a steady approach to generating returns while carefully navigating market turbulence. We seek to maintain this consistent, incremental approach.

## Invest With Experience



Paul Tarins is a Retirement Income Certified Professional® (RICP®), Wealth Management Certified Professional® (WMCP®) and President and Founder of Sovereign Retirement Solutions. He has been providing honest, straightforward financial advice since 1998, and has worked in a wide range of financial

environments, from global financial institutions to smaller boutique broker dealers.

The advice Paul provides concentrates on a philosophy of sound financial principles that utilize a wide variety of investment products and services. His main focus is always:

- Cost-Efficient Portfolios
- Asset Distribution
- Wealth Preservation

As an independent adviser, Paul has the freedom and flexibility to represent his clients' best interests, rather than the interests of any specific company or product. While some financial institutions recommend investment products that are manufactured by the parent of subsidiary business entities, Paul has no such ties. This independence is vital to his ability to deliver objective, unbiased recommendations.

Paul received his bachelor's degree in Economics from Florida State University. As an Investment Adviser Representative of Portfolio Medics, he holds his Series 65 registration which means he accepts fiduciary responsibility by acting in the best interest of his clients and putting their interests always ahead of his own. Paul is a fully licensed insurance producer in the state of Florida. He has completed all course work for the Retirement Income Certified Professional® and Wealth Management Certified Professional® designations through the American College of Financial Services.