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As seen in the June 25, 2012 edition

Protected Strategies for Income and Growth in Retirement

Brian J. Allsop – B.O.C. Financial Services

They're the largest and arguably the most influential generation in history, pacesetters and tastemakers in everything from music to politics, fashion to fitness. Now, as millions of baby boomers prepare to retire, they need someone to show them the way – a trusted partner with the expertise and experience to help them make the most of their retirement years. For many, that trusted partner is Brian J. Allsop of B.O.C. Financial Services, the financial services arm of Bank of Canton.

“Our clients’ number one concern is making sure their money lasts as long as they do, while continuing to generate the income they require to live comfortably.”

— Brian J. Allsop

B.O.C. Financial Services serves the wealth management and retirement planning needs of business owners, professionals, retirees and pre-retirees, providing independent, objective advice designed to help them enjoy a secure retirement on their terms.

“Our clients’ number one concern is making sure their money lasts as long as they do, while continuing to generate the income they require to live comfortably,” says Allsop, Vice President of B.O.C. Financial Services and Investment Executive with Infinex Investments, Inc.

Customized Retirement Planning

Risk levels and unprecedented market volatility have become an important concern in retirement planning over the last few decades. Allsop says, “Some of our clients are now in their 90s, but when they retired 30 years ago, they never imagined that they would end up depending on retirement income for that length of time. The fact is, people need to plan for a longer period of time. What we find is that people really aren’t planning at all — regardless of their level of wealth — and the lack of a strategy can result in a substandard

quality of life during their golden years.” B.O.C. Financial Services helps combat that issue by providing clients with a customized retirement plan based on their particular situation, with an emphasis on generating an inflation-adjusted rising income stream. Allsop and his team monitor each plan on a regular basis, updating it as necessary to reflect changes in the client’s circumstances.

“An important part of our process is helping clients understand the importance of having a balanced portfolio,” Allsop



Brian J. Allsop

says. “If they keep all their money in the bank, for example, it won’t provide an adequate income. On the other hand, if it’s all in the stock market, they could risk a higher portion of their principal and may not have enough time or patience to allow it to recover. We tend to use a combination of solutions, including various protected strategies for income and growth.”

For many clients, Allsop recommends a “segment” strategy that divides



B.O.C. Financial Services is located at 557 Washington Street in Canton.

their money into five- to 10-year portions. “The first segment, for the first five to 10 years of retirement, would be invested very conservatively in order to provide a guaranteed income,” he explains. “The amount we allocate to that segment depends on the amount of income the client requires. The remainder of the client’s money would be invested for moderate growth to keep up with inflation.”

In Allsop’s experience, an important reason many people don’t enjoy retirement to the fullest, is they don’t have a strategy for how their money is going to last. “When we put together a plan for them, it really gives them peace of mind. It makes a world of difference to know you’re going to have the income you need today, the income you will need tomorrow, and still have a legacy to leave for your family.”



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