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SOLUTIONS

Why Historically Low Interest Rates Could Impact Retirement Income



Co-Founders, Jeffrey Tamas & Corey Cyr (left to right).

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While low interest rates can be excellent when locking in historically low mortgage rates, they can also be a potential threat and risk for those nearing or currently in retirement. For savers looking for reliable and stable retirement income through their golden years, historically low interest rates could adversely impact their retirement income plan.

The Federal Reserve's decision to slash interest rates to almost zero has left most investors searching hard for ways to most suitably position their portfolios in order to provide retirement income.

It is worth noting that in a world of rapidly declining interest rates and increasing life expectancies, determining how to transform a lifetime of valuable savings into a steady and stable income stream is a confusing and gargantuan task. This is because when interest rates go down, usually so do yields on certificates of deposits, fixed annuities, and savings accounts. And that is not all; long-term care premiums, as well as pensions, are also squeezed.

While lower interest rates may provide a brief shot in the arm to bonds and stocks, in the long run, historically low interest rates may do a person's retirement income plan more harm than good. The main reason is that bonds and stocks have their ups and downs; however, low interest rates can potentially erode investment returns for many years, or even decades, to come.

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This is where Ideal Retirement Solutions helps retirees cut through the noise and make confident and smart financial decisions when interest rates are plummeting. Professionals at Ideal Retirement Solutions understand that retirees taking advantage of their payouts from various high-yield savings accounts could also see their yields reduced.

“We know that Certificates of deposits have been affected by the Fed’s interest rate cuts. Many retirees choose to keep a substantial percentage of their cash in these certificates, an investment considered a ‘safe’ option. However, in this lower rate environment, it may make your returns less attractive. We will explore all the details of your unique financial situation, your hopes and aspirations for the future, as well as what roadblocks you are most concerned about” said Corey Cyr, COO and Co-Founder of Ideal Retirement Solutions.

Corey’s partner and CEO of Ideal Retirement Solutions, Jeffrey Tamas, added *“We are committed to helping retirees plan for a secure and ideal retirement during these unprecedented times. Whether you’re just getting started or currently retired, our goal is to partner with you so you can make intelligent and prudent decisions with your money. We want to make sure that you completely understand your retirement plan so that you always feel in control, confident, and informed.”*

The goal of the professionals at Ideal Retirement Solution is to ensure that retirees are comfortable and confident that they are on the right track to attaining their retirement goals and dreams. Once a retiree determines how much money they may need in retirement, the firm can help him build a solid and effective retirement income strategy based on their unique financial needs, goals, and circumstances.

About Ideal Retirement Solutions

Jeffrey Tamas and Corey Cyr founded Ideal Retirement Solutions as a boutique firm with a comprehensive approach to retirement planning. The firm prides itself on taking complex strategies and simplifying them for its clients. It also strives to ensure that its clients have a solid foundation built on education and personalized planning. Ideal Retirement Solutions has an established track record of giving its clients financial certainty and confidence as they gradually head into their fixed-income years.

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