

Promotion

Retirement Solutions

The Right Fit For Your Retirement Needs

So, you've dutifully contributed for years to that 401k or IRA, and maybe have some property or stock investments as well. It's time to cash out. Now what?

Enter Retirement Solutions, the San Antonio-based firm whose name identifies its purpose: Providing investment solutions for planning your retirement future.

Since its founding nine years ago, Retirement Solutions has quickly become a leading firm in the region for those in need of the breadth of retirement planning services, including wealth management, estate planning, investment management, long-term care insurance, rollovers, annuities and portfolio analysis.

"Our mission is straightforward. We specialize in wealth management for people planning to retire, or who are retired," says Robert Cadena, president and CEO. "We are positioned to help the mature client from around 50 and up. I want to be their go-to firm for retirement planning."

"We strive for less paperwork and try to give clear and concise explanations about money and investments."

—Robert Cadena, President and CEO

Cadena, who founded the firm in 2001, says many of his clients are retired *Fortune 500* executives. He also works with several companies throughout the region, offering full financial planning and counseling for their retiring executives and workers.

Cadena had a 10-year career as an investment manager with MassMutual Financial Group, where he handled over \$100 million in assets. For three years running, he earned the firm's Top of the Council award for being one of its top 100 agents, and he was honored as the youngest member of the MassMutual Chairman's Club. He is now a registered representative of broker-dealer INVEST Financial Corporation.

As the head of a boutique firm specializing in financial planning for the retirement market, Cadena takes a conservative approach with his investment advice. And that proved a prescient strategy in light of the recent market turmoil.

"Most of our portfolios are geared toward generating income for our clients, therefore we had more bonds and short-term government securities," Cadena says about his investment strategy. "Because of that, our average portfolio did not decline nearly as much as the overall market," Cadena says.



From left: Robert C. Cadena Jr., President and Chief Executive Officer; Gloria Peveto, Director of Client Services; Ericka Fong, Director of New Business; Bruce Stroup, Registered Representative of INVEST Financial Corporation; Paula Korenek, Administrative Associate

Family Financial Planning Along With Individual Planning

Cadena is a firm believer in what he calls the "concierge service model" for clients.

"That means getting people answers to their questions as soon as they walk in the door," he says. "We strive for less paperwork and try to give clear and concise explanations about money and investments. The phones get answered. I tailor our services to the way I would want to be treated when I go somewhere for information."

It also means a completely integrated financial planning software system. Wealth Management Solutions allows clients to view all of their accounts — checking, investment, credit cards, mortgage, portfolio status — on one page.

And it means developing a relationship not only with the client, but also with the client's spouse and children.

"That allows us to discuss how to transfer wealth in the most tax-efficient way. We want to make sure the next generation is prepared if an influx of wealth comes in," says Cadena. "It's a relationship approach more than a transaction approach. That way, people feel comfortable staying with you for 20 or 30 years."



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