

# No-fee Retirement Planning at Your Kitchen Table

*Amanda Morrison, Streamline Insurance Solutions*

**D**on't be fooled by the name. While Streamline Insurance Solutions, LTD does indeed offer the full gamut of insurance products, including life, home and auto, farm and commercial, it's also a full-service retirement planning company serving Ada, Ohio, and the surrounding communities.

"We are different from our competitors because we look at all facets of retirement, including Social Security, health care, income and taxes," says Streamline's owner, Amanda Morrison. "We even help clients enroll in Medicare and Social Security—a confusing and complex process for many—as well as tax preparation."

"I understand that retirement is a major event in your life," Morrison says. "You have worked many years to prepare for it and it's scary. Retirement can be a very stressful transition, so I do my best to mitigate the process. We take it very seriously when a client places their confidence in us to help guide them through the transition."

To make clients even more comfortable, she often meets with clients in their homes, something not many financial advisors or retirement planners do.

## **NO-FEE CONVENIENCE**

"We make the retirement process as convenient as we can," she explains. "I work at your pace. We try to get to know our clients on a very personal level." As a result, Morrison customizes each plan to meet the clients' individual needs. What's more, even though it's a custom-made plan, there's never a fee.

For example, Morrison worked with a retired couple in their late 60s whose biggest concern was running out of money.

"They had three accounts that they were utilizing for retirement income, and one account was almost depleted," she says. "I set them up with an income plan that fit their budget and made the income guaranteed and systematic. I took away their biggest stress in retirement and in return made a friend and developed a long-time client."

In creating a plan, Morrison believes that the older you are, the less money you should have in the stock market. She follows the "Rule of 100," which means the percentage of your portfolio that's in stocks should be no more than your age subtracted from 100. So, if you're 65, you should only have about 35% of your portfolio in equities, with the rest in less risky, more conservative assets.



*Amanda Morrison*

"After all, if you are retired and drawing an income off your investments, the last thing you want is to lose money in the market," she says. "So we pride ourselves in alleviating risk at retirement, whether that's tax risk, market risk or legislative risk."



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