Putting Retirement Into Focus

Saratoga Financial Services

Every working American shares the dream of being able to achieve a successful retirement. But financial security doesn't happen on its own. In today's uncertain world—and with the prospect of living 30 years or more in retirement—being able to enjoy your retirement years while successfully maintaining your lifestyle requires a financial plan.

From left: Robert Schermerhorn, CFP®, Jamie Usas, Samantha Colacino, Andrew Chapman, Mollie Flynn

Robert Schermerhorn, CFP®, founder of Saratoga Financial Services, has spent his entire career listening to clients' retirement concerns. His goal is to help clients work toward a financially confident and independent future by providing an effective plan for their retirement.

> **Saratoga Financial Services** strives to provide independent, unbiased investment advice and management to clients focused on retirement. Its objective is to help clients achieve their financial goals and plan for their future with unparalleled client service.

"Pre-retirees and retirees want the assurance of having a retirement strategy that addresses their unique needs in the midst of broader economic challenges," Schermerhorn says. "We take pride in developing and maintaining strategies designed with the goal of fulfilling our clients' retirement dreams."

Focus on Clients

Saratoga Financial Services begins the planning process by delving into clients' financial lives, lifestyle expectations and retirement goals. From there, the team creates a personalized retirement strategy and monitors this strategy closely through regular and consistent contact to ensure the client's vision for the future remains in focus.

"Our aim is to help people feel comfortable and confident about their retirement," Schermerhorn says. "We focus on individuals over 50 who are approaching retirement or already in retirement. We create a detailed action plan to help project needs, set goals and help get them there. Our team is focused on providing high-quality client service and building long-term relationships. Every aspect of our business supports this."

Partnership Affords Key Benefits

Thanks to the firm's partnership with LPL Financial, the nation's largest independent broker-dealer*, Saratoga Financial Services enjoys access to independent, unbiased research as well as state-of-the-art planning and investment tools, technologies and back-office support.

"LPL is a tremendous resource that shares our passion for delivering truly objective information," Schermerhorn says. "It empowers us to discover our clients' priorities, dreams and passions; develop plans that support every aspect of our clients' financial lives; and make investment recommendations that put clients on the path to pursuing their goals. Helping clients live retirement to its fullest is one of the most rewarding aspects of my job."

*As reported in *Financial Planning* magazine 1996-2014, based on total revenues.

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