

# Creating Security in Retirement

*Safe Money Financial Group, LLC*

**W**hen you know better, you do better. That essential truth guides Derek Colton and his team at Safe Money Financial Group, LLC as they help clients create secure financial futures.

Safe Money specializes in helping people protect their hard-earned retirement money, through a variety of asset planning and protection techniques. That doesn't mean growth isn't part of the picture, but the top priorities are safety, security and securing a guaranteed lifetime income without fear of the vagaries associated with the stock market.

"First and foremost, it's about not losing your money," says Colton. Chris Berkel, Senior Executive Vice President, adds, "As you approach retirement, your focus needs to change from aggressive growth to aggressive safety. Many people fail to do so, and the results can be quite challenging."

## Educate Yourself

*Learn more about retirement planning by requesting a free copy of the booklet "Get Safe! Safe Money: How to Invest Your Hard-Earned Money," at [safemoneyfinancialgroup.com](http://safemoneyfinancialgroup.com).*

Safe Money's clients are typically within 10 to 15 years of retirement, or already retired. They turn to Colton and his team of advisers – located around the country – because of their passion for retirement planning and collective 150-plus years in the industry. The Safe Money Team



*Derek Colton*

also works with federal employees explaining federal benefits and giving retirement guidance.

When it comes to making sure people know better so they can do better, Safe Money stresses education. About once a month, the staff offers free seminars on topics ranging from fraud to unpredictable financial markets. They also produce videos on subjects such as fixed-index annuities and growth without market risk, which clients and nonclients alike can view.

In addition, Colton can be heard around Oklahoma every Saturday and Sunday providing advice on "Safe Money Radio: Your Money, Safe and Sound." In the years since its launch, the show has helped countless listeners and, Colton says, has grown

the business exponentially. Widows whose husbands always took care of the finances are frequent callers, a reminder that surviving spouses are often left in the lurch. For that reason, Safe Money Financial Group designs its programs to run on autopilot, creating a seamless transition for survivors.

Another situation often uncovered during the radio show is retirees who run the risk of outliving their income. Says Berkel, "As a result of constant increases in life expectancy, a critical part of our job is to show our clients how to create guaranteed lifetime income streams, helping to make sure their money lasts as long as they do."

As for Colton himself, one reason he's passionate about wealth protection is because of a bad experience he had with traditional investment products.

"Good judgment comes from experience, and experience comes from bad judgment," he says. "I love imparting hard-won wisdom to others."



2405 South Bryant Avenue | Edmond, OK 73013  
[safemoneyfinancialgroup.com](http://safemoneyfinancialgroup.com)

The preceding does not constitute legal, tax or investment advice. No information presented should be acted upon without meeting with a licensed, competent professional.