

Commitment to Educating Clients Drives Decades of Success

When it comes to retirement planning, Thomas T. Riquier, CFP[®], CLU, has found that the biggest risks most people face are the things they didn't know that they didn't know.

That's why one of the cornerstones of Riquier's practice, The Retirement Financial Center, is education. As a CERTIFIED FINANCIAL PLANNER[™] professional and member of Ed Slott's Master Elite IRA Advisor Group[™], Riquier has completed extensive training enhanced by 44 years of experience.

Riquier offers 20-30 classes per year on subjects such as Social Security and Medicare, Estate Planning and Ed Slott IRA classes.

"I started teaching a financial planning class at a local community college 35 years ago and realized one of the greatest gifts to give the public is a financial education," says Riquier.

"Financial success is not only determined by how much money you make when the markets go up. It's also determined by how much money you don't lose when the markets go down."

– Thomas T. Riquier, CFP[®], CLU, President of The Retirement Financial Center

Explaining the Options

With 44 years of experience, Riquier is well-versed in IRA laws and rulings; 401(k), 403(b) and 457 plans; pension plans and the special financial needs of Americans between 50-80 years old. He concentrates on helping pre-retirees and retirees develop a retirement plan to help them live the lives they want—lives they might not be able to have without solid advice and a sound understanding of all their options.



Thomas T. Riquier, CFP[®], CLU

Riquier explains that most people are unaware of strategies that might be open to them following retirement, such as life insurance conversions, Social Security, Medicare Supplements and annuities as sources of guaranteed lifetime income. Plus, new legislation and changes to IRS rules and regulations are nearly impossible for the typical person to follow and can impact retirement savings and standards of living.

"Many of our clients will take two to three classes on different subjects. That gives them a more rounded and educated approach," Riquier says.

Because no financial decision is 100 percent risk-free, Riquier believes it's



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Thomas T. Riquier, CFP[®], CLU, is an Investment Advisory Representative offering Securities and Advisory Services through United Planners Financial Services. Member: FINRA, SIPC. The Retirement Financial Center and United Planners are independent companies.

imperative for advisors to educate clients before they begin making decisions. As Registered Representatives with United Planners Financial Services, Riquier and his team constantly evaluate economic trends in order to recommend appropriate portfolio changes.

Riquier, who says he takes a fairly conservative approach to managing money, reviews every aspect of his clients' investment vehicles and insurance coverage to try to prevent overexposure to risk. He then makes suggestions based on what he believes to be best for each client.

A Meaningful Legacy

Riquier says he wants to be known as the financial education specialist on the North Shore of Boston, but his true legacy is something much more personal. It is to help clients meet their financial goals and live the retirement they envisioned by assisting them every step of the way from the day they meet until their last day, and into their legacy. It is particularly gratifying to see a client's adult children attend a class and begin taking control of their financial future also.

That exemplifies how Riquier defines his clients' success and what keeps him passionate about his work after decades in the business.

"My clients' safety, their respect and their ability to continue a happy life—that's my objective," Riquier says. "When people shake your hand and say, 'Thank you for what you've done for me,' what's that worth? There's no price for that. I'm a lucky man to be working in an area where that happens."

