

# Bloomberg Businessweek

DETROIT FINANCIAL



## Tax-Ready Retirement Planning

Main Financial Group brings Wall Street strategies to Main Street values for clients seeking financial security in retirement.

“**F**orgetting about tax planning is the No. 1 mistake people make when going into retirement,” says

Jordan D. Main, RFC®, president and investment advisor representative at Main Financial Group. “When tax planning goes unchecked, the result can be a huge tax bill. This can derail the standard of living that most people expect to have in retirement.”

From its office in Brighton, Main Financial Group has helped countless clients bring their dreams of financial freedom and security to life. As independent registered investment advisors working with Charles Schwab, through Foundations Investment Advisors, the group offers industry-leading investment products backed by expert guidance on topics like wealth preservation, income planning,

tax harvesting, Medicare, and long-term care insurance. Unlike many financial advisors, however, Main’s team appreciates the importance of protecting wealth through tax planning.

“We’re not brokers, we’re fiduciary investment advisors,” says Main. “As fiduciaries, we’re held to a much higher standard, and we’re obligated to act in our clients’ best interests. Tax planning is a big piece of that.”

This distinction is important to Main, as he worked closely with stockbrokers and investment managers early in his career. While these advisors were effective at building wealth, they often ignored the long-term implications of those investment plans for clients who were approaching the end of their careers. As an accountant, Main realized that

these clients were completely unprepared for the “tax bombs” they would encounter upon retirement.

“Most financial advisors are not licensed to talk about taxes,” he says. “They’re focused on short-term gains, not long-term planning. When you work with people who are retiring, however, tax strategies should become a major part of their overall investment portfolio.”

### RETIREMENT 101

“The most important part of my work is educating clients,” Main says. “The last thing we want is for our clients to say that their ‘advisors told them to’ when someone asks why they made a specific investment. We want our clients to be able to step up and explain their investment strategies. It not only makes them more confident in their decisions, but it also turns them into walking billboards for our group.”

Both of Main’s parents were teachers, and he credits them with his determination to provide clients with the knowledge and insight needed to build wealth for retirement. To help reach a wider audience, his group created MainTaxBill.com, a free online tax calculator designed to help visitors understand the crucial role that strategic tax planning plays in retirement.

Another way Main seeks to educate future retirees is “The Main Money Show,” a weekly Detroit-area TV show focused on a broad range of investment and retirement topics.

“It’s a really fun and interactive show,” says Main. “We talk about all kinds of things, from navigating the stock market to understanding the real costs of long-term care. Sometimes we’ll tell client stories or talk about the big picture, like the impact of current events on investments. It’s also a great introduction to the work we do at Main Financial Group.”



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