

Achieving Retirement Goals Is Possible With the Right Plan in Place

Crescent City Retirement Group, LLC

Many people dream of a retirement filled with carefree enjoyment of family and friends, meaningful personal experiences and rewarding adventures. But getting there may be so challenging that many put off facing the process of retirement planning altogether.

Independent Investment Advisor and founder of Crescent City Retirement Group, LLC, Anthony Cangemi, understands how the retirement planning process can feel daunting for many, so he has dedicated his career to help educate and prepare people for this life step. He uses a holistic method that emphasizes five key elements: investment strategy, legacy planning, income planning, tax strategies, and health care planning.

In addition to his background and experience as a Chartered Retirement Planning Counselor (CRPC®), he relies on the expert help of tax, accounting and legal professionals who work as strategic partners with Crescent City to provide guidance in these important areas.

As part of his mission to improve financial education, Cangemi hosts a weekly informational radio program about the topic of retirement planning every Sunday on 99.5 WRNO from 11 a.m. to noon. He has also authored a book on the subject: *Retiring Well... The Keys to a Stress-Free Retirement*, and he routinely holds retirement seminars in the Gulf Coast region aimed at pre-retirees who want to learn more about how to prepare.

We recently sat down with Cangemi to



From left: Jaime Badilla, Sheila Harris, Diann Kreutz, Katie Landry, Anthony Cangemi, Melissa Munoz, Grace Lambert and Nikki del Marmol

learn more about how Crescent City works with each of its clients to develop a personal strategy that helps guide them through the appropriate planning steps, while helping avoid the pitfalls that prevent some individuals from realizing their retirement dreams.

Q. What are some of the most important elements pre-retirees tend to overlook in their planning that cause concern down the road?

A.C. There are several areas where a lack of awareness can lead to problems. The key pitfalls can be taking on too much risk in the market, not planning for a tax-efficient distribution of income, and failing to protect against disability or long-term illness. We use a methodical process that provides clients with a strategy for their personal situations to help avoid these pitfalls. We get to know our clients so we can put a holistic plan in place that helps them move toward retirement with confidence, knowing their needs are being

addressed.

Q. How critical is it to get expert help with retirement planning?

A.C. Many people wouldn't try to build a house without an architect and a professional builder. They might be able to do it by themselves,

but the end result may not be what they envisioned. It's the same with financial and retirement planning. You could guess what might work best, but hiring an expert who can help you develop a plan is going to ensure better results. As a fiduciary with expertise in investment and retirement planning, I can help my clients create a plan that helps them feel more confident about their preparedness.

Q. Not only do you offer financial advice, you also hold social events for your clients. How does this fit into your business model?

A.C. Retirement isn't just about financial success; it is also about enjoying life. To help our clients get more out of their retirement years, we like to host fun events, like casino nights, wine tastings, garden tours, and many other activities. Saving money for retirement should result in years of rewarding experiences. We want to be a part of our clients' enjoyment of those years.



2400 Veterans Blvd., Suite 150 | Kenner, Louisiana 70062 | 800-830-0655 | crescentcityretirement.com
Additional locations: Terrebonne and Lafourche Parish, Northshore and Uptown

Advisory services are offered by Crescent City Retirement Group, LLC a Registered Investment Advisor in the State of Louisiana. Insurance products and services are offered through Crescent City Insurance Group, LLC. Crescent City Retirement Group, LLC and Crescent City Insurance Group, LLC are affiliated companies. Crescent City Retirement Group, LLC, Crescent City Insurance Group, LLC and Anthony Cangemi are not affiliated with or endorsed by the Social Security Administration or any government agency.