

Finding Peace of Mind, Joy, and Purpose in Retirement

ETS Wealth Management

In Hoschton, Georgia, quality of life matters. Step into ETS Wealth Management, and you'll see a quote on the wall that captures the firm's heartbeat:

"The quality of our lives is determined by the quality of our relationships."

That principle drives everything they do. ETS Wealth is on a mission to guide people from worrying if their money will last to having confidence that their quality of life will be protected.

"Our goal is really simple: to educate our clients and help them plan well so they can enjoy the happy and financially worry-free retirement they've worked their entire lifetime for," says fiduciary advisor Eric T. Scoggins, Founder and CEO. "We're not transactional advisors; we are transformational advisors. We help people go from hope-so to know-so when it comes to their financial security. And that's real transformation!"

Retirement's Biggest Transition

Retirement is more than a financial milestone—it's a complete life transition. When paychecks stop, savings must start generating income that rises over time. That requires a completely different mindset and game plan compared to the accumulation years.

Scoggins often shares the story of Jim and Carol, who saved diligently for retirement. But after Jim was diagnosed with Alzheimer's, seven years of care consumed their \$600,000 nest egg. Without a plan, their savings weren't enough to preserve their quality of life, and their children were left only with the emotional



ETS Wealth Management Team

and financial toll of watching everything their parents worked for disappear.

"The facts are that 70% of people over 65 will need some kind of care," Scoggins notes. "That's why we have these conversations early—so families don't face the same outcome as Jim and Carol."

Every new client's journey with ETS Wealth begins with a **portfolio stress test** to reveal how market volatility might impact their retirement investments.

"What would happen to your income if another Great Recession hit?" Scoggins asks. "People in or nearing retirement don't have time to make up for big losses, making a loss mitigation plan critical."

From there, the firm builds a **holistic retirement income plan** focused on:

- Protecting assets from market losses and penalties

- Designing tax-efficient strategies to minimize lifetime taxes
- Preparing for long-term care events and ensuring estate documents are in order
- Generating rising income to keep pace with inflation

Retirement Done Right

"I'm truly blessed with a phenomenal team," says Scoggins. "Our passion is helping people plan well so they can live with joy, purpose, and financial peace of mind."

To learn more, simply call the ETS Wealth office to schedule a complimentary consultation, portfolio review, and "stress test"—and you'll receive a complimentary copy of Scoggins' most recent book, *Retire Stronger! Your Guide to a Happy, Fulfilling and Worry-Free Retirement*.



ETS Wealth
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