



# Oxford Retirement & Estate Planning, Inc.

*Retirement Planning in a Class by Itself*

**W**hat you don't know about retirement planning can cost you in the long run. That's why education is at the forefront of Oxford Retirement & Estate Planning's process of helping pre-retirees and those in early retirement to maximize their financial resources and convert those resources into income plans that can last a lifetime.

"It's just a whole different world," notes Oxford Retirement & Estate Planning President Michael Oxford, who founded the company in 1997, but began his career in 1980. "Think about it this way: Regardless of what career path you took, are you using the same technology that you did 25-30 years ago? Best practices in retirement planning have advanced substantially, too!"

Retirement has also evolved. "My parents retired back in the 1980s," notes Oxford, a fifth generation Phoenix resident. "Then, everyone had a pension and Social Security, while the market in the '80s and '90s was at a 100-year best. Now, pensions have disappeared. Since 2000, we've had the two biggest bear markets in our lifetimes. Plus, we have longer life expectancies. It puts demand on the resources; the money has to take care of you longer."

With a strong emphasis on customer service for its high net worth clients, Oxford Retirement and Estate Planning conduct an extensive review not only of their assets, but also of their visions and goals for retirement. From wealth accumulation and asset preservation to Social Security maximization and income planning, the seasoned team of independent advisors creates a customized plan that will meet their unique financial needs and goals.

## **INVEST IN YOURSELF**

What you learn about retirement planning can save you in the long run. Michael Oxford and Partner Landon Randall lead classes at local community colleges through the firm's educational division, Western Maricopa Adult Education ([www.wmaed.com](http://www.wmaed.com)).

"Everybody has a financial regret, an investment or strategy that did not work out as planned," Michael Oxford observes. "Educating people helps them to get a leg up and to understand all their retirement planning options. Long before you get to that finish line, you want to know you are positioned to be on track to have the income you need to be protected in the event of the next bear market. I find that the classes really help people to get over the hump and see that retirement planning isn't so scary. Clients who come to us through the class program have already had six hours with us, and that's a very positive experience."

In addition to the classes, the Oxford Retirement & Estate Planning website is a rich, user-friendly resource for articles covering a wide range of topics, including tax planning, estates and trusts, asset management, risk management, IRAs, and investing.

"We have a demonstrated ability to help teach people so that when we sit down with them one-on-one, retirement planning concepts make sense to them.

What are you doing to secure your financial future?

*Investment Advisory Services offered through Global Financial Private Capital, LLC, an SEC Registered Investment Adviser. Global Financial Private Capital, LLC, and Oxford Retirement & Estate Planning, Inc. (OREP) are not affiliated companies.*

## **OXFORD RETIREMENT & ESTATE PLANNING**

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