



Nolan Baker, Investment Advisor Representative &
Mark Clair, Estate Planning Attorney

THE RETIREMENTGUYS MEDIA KIT

THE RETIREMENT GUYS

7135 Sylvania Avenue, Suite 2B • Sylvania, OH 43560
Telephone (419) 842-0550 • Toll Free (866) 442-0550 • Fax (419) 842-1539
www.RetirementGuysRadio.com

MEDIA KIT

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Mark Clair, Estate Planning Attorney



Dear <<Insert Media Contact Name>>:

I would like to offer local retirement and estate planning experts Nolan Baker, investment professional of Retirement Specialists of Northwest Ohio and Mark Clair, estate planning attorney of the Clair Estate Planning Law Firm dubbed as *The Retirement Guys*, as potential resources for future story development.

Baker and Clair specialize in investment, retirement and estate planning and are available as a resource for insight on financial topics and strategies, including how to:

- ★ **“De-accumulate your retirement savings”** - planning for the distribution of income during retirement in the most tax advantageous manner possible;
- ★ **Utilize multi-generational IRAs** - stretching your money to last your children and grandchildren after your passing;
- ★ **Protect your estate** - positioning of your assets legally and financially to avoid probate, unnecessary taxes and legal fees;
- ★ **Integrate gifting and scholarship into a retirement plan** - giving your grandchildren an education through Ohio’s 529 College Fund; and
- ★ **Navigate government benefits and retirement plans** – helping former U.S. military personnel, postal workers, teachers, and their families participate in the government specific benefit programs (i.e. Aid and Attendance for Veterans) and retirement plans.

Educating Toledo area residents since 2001, Baker and Clair have strived to spread the important message of comprehensive retirement planning through their weekly radio show, *The Retirement Guys*. On air bi-weekly, they address the latest personal financial news, strategy and retirement concerns of Toledo’s pre-retirees and retirees.

The following information includes additional topics of resource and story concepts for your review, an overview of the company, bios of Baker and Clair, and FAQs.

Please keep their information on hand as a reference for future editorial development and contact me directly if you have any questions, or if you would like to schedule some time to speak with either Nolan Baker or Mark Clair.

Thank you for your time and I look forward to speaking with you soon.

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Nolan Baker, investment professional of Retirement Specialists of Northwest Ohio and Mark Clair, estate planning attorney of Clair Estate Planning Law Firm teamed up in 2001 to educate Toledo's pre-retired and retired populations on how to achieve and protect their financial freedoms throughout the retirement years.

As part of their mission of spreading the word, they started the now seven-year running, *Retirement Guys* radio show, airing every Saturday at noon on 1370 WCWA-AM and every Sunday at 12pm on 11am WSPD-AM (for more information please visit www.retirementguysradio.com). During each show they dive into the latest personal finance news and explain how it relates to retirement and the residents of Toledo. Baker and Clair also address the common subjects of retirement and clarify the misconceptions that lead many retirees down the path to an under-planned and potentially financially devastating retirement.

In addition to making airwaves, Baker and Clair also host free (open to the public) educational events known as Financial Freedom Forums throughout the year and together, have presented to more than 1,600 Toledo area residents

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NOLAN BAKER'S BIO



Nolan Baker, Investment Professional Retirement Specialists of Northwest Ohio

Military Veteran and founder of Retirement Specialists of Northwest Ohio, Nolan Baker has dedicated his career and life to protecting the financial freedoms of retirees in Toledo, Ohio and surrounding areas. An avid believer in education, Baker strives to inform community members on the importance of having a strategic plan for retirement and thereafter, through his educational workshops, also known as *Financial Freedom Forums*. Through his community outreach, Baker exposes the dangers of having an under-planned retirement and defines the strategies needed to make a retirement successful. His unique approach to comprehensive financial planning can be attributed to the structure he learned during his military training. He implements a custom approach specific to each of his client's personal and monetary objectives. Coined as the *Freedom Formula*, Baker accounts for the expected and unexpected variables of retirement and defines the strategy required to make the retirement plan as successful of a mission as possible.

Over the course of his career, Baker has defined his role as an investment professional by specializing in the areas of retirement planning including the "de-accumulation" of a retirement savings, transitioning into retirement, asset reallocation, estate and legacy planning, and multi-generational IRAs. He also serves niche populations that have government specific retirement plans including Ohio teachers, U.S. postal workers and railroad workers. Baker also works with U.S. Veterans and their families in helping them take part in the government benefit program, Aid and Attendance, in an effort to "give back" to his country and community.

Retirement Specialists of Northwest Ohio (formerly Baker Financial Group) was founded by Baker in 1994, an independent retirement planning practice with the purpose of developing advanced planning retirement strategies in the areas of investment planning, money management, income and distribution planning, and eventually teamed up with estate planning attorney, Mark Clair to provide his clients with supreme estate and legacy planning services. Together Baker and Clair have defined their core strength as advanced retirement planning and progressive estate planning specialists, and assist all retirees with developing and implementing comprehensive retirement plans that will protect their client's financial freedoms throughout retirement. In addition to speaking at community education events, Baker and Clair host *The Retirement Guys* radio show bi-weekly with the goal of sharing with those they don't directly work with, how to ensure their financial freedom is protected.

Throughout Baker's career he's been acknowledged as a leader in the Toledo for his outstanding commitment to his clients, profession and community contribution. He was a nominee of the *Torch Award for Market Place Ethics* from the Better Business Bureau and nominee for the *Toledoan of the Year Award*. He is also an annual sponsor of the *Junior Achievement Award* from 2000 - 2005 and plays an active role with the Boy Scouts of America as past northwest district finance chairman for the Erie Shores Council and head of operations

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for more than 1,400 Boy Scouts. Baker is an Investment Professional and fully Licensed Agent. He received his Associates Degree in Financial Management Technology from Owens College in 1998, as well as attended the University of Toledo.

Nolan Baker and his wife Karen live in Waterville, Ohio with their two sons. They enjoy traveling and boating and often spend the summer weekends at Lake Diane. Karen also works with Nolan and runs the operations at The Retirement Specialists. The perfect weekend for the Baker's is relaxing in comfortable clothes and having movie night.

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MARK CLAIR'S BIO



Mark Clair, Estate Planning Attorney Clair Estate Planning Law Firm

With the vision of providing Toledo area residents with comprehensive estate and retirement solutions, Mark Clair, Estate Planning Attorney joined forces with Nolan Baker of the Retirement Specialists of Northwest Ohio in 2001. By way of his personal practice, The Clair Estate Planning Law Firm, Clair brings Toledo progressive estate planning experience, including areas of probate, living trusts, retirement plans, IRA Trusts, IRA and retirement plan protection, retirement distribution planning, Veteran's benefits planning, long-term care planning, estate administration, wills, Powers of Attorney, and more, all of which complement the financial expertise of Baker. With more than twenty years of combined legal and financial experience, Clair has helped hundreds of retirees create a thorough estate plan, including legal and financial documentation preparation, protecting them from avoidable penalties and fees; implementation of tax reduction strategies helping them keep more of their retirement savings; and the planning and execution of their estate, ensuring their beneficiaries receive what was intended, without any unexpected or legal hardships.

Prior to founding The Clair Estate Planning Law Firm, Clair worked in the financial services arena. A graduate of Evangel University in Springfield, Missouri with a Bachelor of Business Administration, Clair began his career as an insurance agent for MetLife. Wanting to offer diverse strategy to his clients, he became a Licensed Series 6 Investment Advisor, as well as a Life Underwriter Training Council Fellow through the National Association of Insurance and Financial Advisors (NAIFA).

Clair sought a more sophisticated approach to financial planning, and began integrating progressive estate planning services into his practice. He earned his Juris Doctorate from the University of Toledo in 1996, allowing him the ability to both financially advise his clients, as well as implement the legal strategy needed to complete a thorough estate and retirement plan.

Today, Clair has the perfect equation of experience and education to help his client's protect their financial freedom. He is an active member of the Toledo Bar Association, The Ohio Bar Association, WealthCounsel, and The National Academy of Elder Law Attorneys, keeping him informed on the latest legal and financial news. Together, Clair and Baker have been named *The Retirement Guys*, coined by their seven-year running radio show of the same name, which airs on 1370 WSPD-AM and 1230 WCWA-AM.

Mark Clair and his wife Lisa, reside in Sylvania, Ohio with their three children. The family is very involved with their church and community. Mark has personally served as the financial coordinator, secretary, deacon and elder at his church, as well as, plays the guitar in the church praise band. He has been a coach for his children's basketball, baseball and soccer teams.

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EXPERTISE OF THE “RETIREMENT GUYS”

Strategic Planning

Nolan Baker, investment professional and Mark Clair, estate planning attorney can give you an in-depth look at the planning strategies on the following topics:

Financial Planning for the Ages:

- ★ Accumulation Stage: learn who should be accumulating wealth and tips for how they should be managing their money.
 - At what age should a person start investing? And what type of investment should a person in the accumulation stage consider? And why?
 - How much money should be allocated to an emergency savings fund? Retirement?
 - Does life insurance make sense for a young adult? If so, how much?
- ★ Preservation Stage: learn at what age one needs to become cognizant of preserving their money and how to structure their savings to last the duration of retirement.
 - How can I determine how much I will need for retirement?
 - What legal items should a person have in place by the time they retire?
 - How far in advance should a person plan for long-term care?
 - How can a person “catch-up” their retirement savings?
- ★ Distribution Stage: learn when retiring is an option and how retirement savings should be structured.
 - How much money does someone need before they can retire?
 - What do I need to do to my retirement accounts in order to draw an income from them?
 - What type of insurance should a person consider in the “distribution stage” of life?
- ★ Sandwich Generation: learn who is involved in this financially sticky situation and some strategies and resources for helping them support their parents and children while saving for their own retirement.
 - What is the sandwich generation?
 - How can I best support my parents and children financially and still have enough money for my retirement?

The Economy and Your Money:

- ★ Saving and budget strategies to protect your money from an economic downturn.
- ★ Retirement accounts, when to reallocate your assets during a volatile market.
- ★ When you should stop riding the “stock market wave” and reallocate your assets.

Risk Tolerance & Investment Planning:

- ★ Learn what factors should be taken into consideration when determining an appropriate risk tolerance.
- ★ Identify “safer” money investments for those approaching or in retirement.

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- ★ Are there any “risk free” investment vehicles? If so, what are they?

Impact of Inflation:

- ★ Identify potential risks of inflation on retirement accounts.
- ★ Identify strategies that can help protect against inflation.
- ★ Learn when and where financial plan can account for inflation.

Government Benefits and Retirement Plans

- ★ Social Security and how much does this account for?
- ★ Learn who qualifies for the “little known” Veteran benefit, “Aid & Attendance”
- ★ Learn how the specialized retirement plans for Ohio Teachers, U.S. Postal Workers and Railroad Works differ from the typical 401(k)

Financial Evaluation

If you are looking to educate your audience on different investment and retirement vehicles and strategies, please consider Nolan Baker, investment professional and Mark Clair, estate planning attorney for sound advice on the following:

Investments

- ★ Investment options, when and who they are appropriate for...
- ★ How to balance your portfolio.

401(k) and IRA (Traditional versus Roth)

- ★ Learn when 401(k)s aren't the best place for your money.
- ★ When rolling it over is a smart decision.
- ★ Where to put your money if your employer doesn't offer a 401(k).
- ★ Explain the pros and cons of an IRA.
- ★ Know when an IRA is appropriate.
- ★ Multi-generational IRAs, stretching money for your children and grandchildren
- ★ Learn the difference between a Roth and Traditional IRA and when they are appropriate for a financial plan.

Life and Long Term Care Insurance

- ★ Explain how life insurance can play an integral role in an estate plan.
- ★ When is the appropriate time to buy life insurance?
- ★ How will life insurance affect estate taxes after one's passing?
- ★ What to avoid when buying a long term care insurance policy
- ★ Learn what the best time is to buy long term care insurance
- ★ Should a person rely on Medicaid to cover long term care expenses?

Trusts, Wills, Estate & Legacy Plans, Beneficiaries:

- ★ Explain the difference between a will and a living trust.
- ★ Explain how all trusts are not the same.
- ★ Learn when an irrevocable trust should be used.
- ★ Educate on the difference between trusts and wills and the benefits of each.
- ★ How to properly name beneficiaries and potential consequences for not doing so.

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- ★ The difference between an estate and legacy plan and what this means to your heirs.
- ★ How to use a special trust to protect more of your retirement account from income taxes.

Ask “THE RETIREMENT GUYS” (FAQs)

Listed below are some of the most frequently asked questions of the *Retirement Guys*, Nolan Baker, investment professional and Mark Clair, estate planning attorney, and they can help you answer the following:

- ★ What steps can I take to prevent unnecessary penalties and fees when I rollover my retirement account, i.e. 401(k)?
- ★ My 401(k) is tied to my company’s market performance? When should I be concerned? And what should I do if I need to roll it over?
- ★ What are the benefits of a non-qualified retirement plan and when is it suitable to use?
- ★ What are some common tools for keeping my estate safe from taxes, accident victims, creditors, legal fees, etc.?
- ★ When is Medicaid Planning better than Long Term Care insurance?
- ★ What is probate? And how do I avoid my estate going through it?
- ★ How much do I need to have in my retirement savings to last throughout my lifetime?
- ★ What are some “catch-up” strategies I can employ to meet my desired retirement age?

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