

AMAZON: THE NEXT \$8 TRILLION • MICROSOFT MAKES NICE

SPECIAL ISSUE

# Forbes



NOVARTIS'  
**JOSEPH  
JIMENEZ**

"THE PAIN OF HAVING TO  
TURN PATIENTS AWAY IS  
SUCH THAT WE ARE GOING  
AS FAST AS WE CAN."

## WILL THIS MAN CURE CANCER?

WITH A RADICAL NEW TREATMENT  
HE IS BETTING BILLIONS ON CONQUERING OUR DEADLY FOE  
PLUS: THE GLOBAL 2000 BIGGEST, BEST COMPANIES



# Income Planning Strategies for Successful Retirement

*E.S. Guanill Financial & Insurance Services*

**H**ow much money is “enough” depends on one’s perspective. Managing wealth properly is critical to making it last for a rainy day, even for those fortunate enough to have more income than they need.

Case in point: A widow had more income from interest-bearing accounts than she could spend. As a result, she was paying much more in taxes than necessary, which meant the government was getting money she or her children and grandchildren might need in later years. She turned to E.S. Guanill Financial & Insurance Services for guidance.

“She did not understand how to manage her investments, because her husband

- Financial Planning
- Retirement Planning
- Investment Planning
- Insurance Planning
- Tax Planning

had always managed their money,” says Edward S. Guanill, president of

the Northern California wealth management firm. “We repositioned her assets, putting some into investment vehicles that were tax-deferred. We reduced her taxes on an annual basis and shifted her focus to efficient income planning.”



*“The world and the rules for retirement have changed so much. Failing to plan is planning to fail.”*

– Edward S. Guanill, President

## Guaranteed Income Without Risk

As a full-service investment management firm, E.S. Guanill provides a wide range of services to address clients’ immediate financial needs and long-term goals, with an emphasis on retirement income planning

without risk. The firm works with clients throughout Northern California and the Pacific Northwest. Most are in the “retirement red zone,” which means they are already retired or fast approaching retirement.

“The world and the rules for retirement have changed so much,” Guanill says. “It is important for people to get a head start as early as possible, and get a solid plan in place. Failing to plan is planning to fail.”

Guanill says a common mistake many people make is taking far more risk than necessary. As an independent advisor, E.S. Guanill offers objective advice, designing portfolios according to each client’s unique circumstances and goals, while seeking to minimize risk. The firm works with some of the most successful fund managers in the country, and carefully analyzes each investment before deciding whether it is appropriate for a client’s portfolio.

“It’s more than just rate of return,” Guanill explains. “The assets in the client’s portfolio have to work cohesively with things like Social Security timing and efficient income planning. What I do is help clients create multiple streams of guaranteed income they will never outlive, so they will have enough left over to pass along to their family, church or charity.”



2701 Del Paso Road 130-144 | Sacramento, CA 95835 | 888-724-4441 | [www.esgfinancial.com](http://www.esgfinancial.com)