REAP Financial Group, LLC

When it comes to retirement, the rules have changed. In times past, most workers could rely on a safe income in retirement from their pension plans conservatively managed on their behalf. But the decade ending in 2010 left millions of Americans with little hope of a comfortable retirement. Many believe that Wall Street and the government have stolen their dreams of security in old age. A growing number of investors and their advisors are increasingly skeptical of the stock market. Among them is Sandra Newman, founder and president of Texas-based REAP Financial Group, LLC.

"There has been no capital appreciation in the market for the past 11 years, and I think it could very well last for another 10 years," says Newman, a Chartered Retirement Planning Counselor. "We are in a secular bear market. At REAP Financial, we have been developing attractive alternatives to the stock market since 2003. Our focus is to help people retire successfully in spite of a lousy market."

- **Retirement Income Planning**
- **Professional Portfolio Management**
- **Educational Workshops**
- **Tax-Savings Strategies**
- **Long-Term Care Planning**
- **Annuities**
- **Life Insurance**
- **Trust & Tax Planning Referrals**

REAP Financial specializes in risk-averse investment strategies for retired individuals and those who are approaching retirement. With advisors representing a broad range of disciplines, REAP carefully tailors investment strategies based on each client's unique circumstances, risk tolerance and goals.

"I want strong guarantees of lifetime income for my clients," Newman says. "Two options are fixed annuities with guaranteed income riders and high-quality bonds. We are not completely opposed to risk, but we are very picky. We take a very hands-on, proactive approach."

Top Wealth Management Firm in Central Texas
— Texas Monthly (2009 & 2010)

Calm Amid the Storm

Newman believes retirement-minded individuals are facing a perfect storm of financial difficulties if they are not adequately prepared. With uncertainty surrounding the stock market, Social Security, healthcare and taxes, the future is anyone's guess. REAP Financial helps take the guesswork out of retirement planning.

As an independent, fee-based firm with more than $100 million in assets under management, REAP Financial provides objective advice that is always in the client's best interest. The firm has excellent relationships with more than 40 insurance providers and dozens of money managers, giving it many options from which to choose when helping clients plan a retirement strategy that best meets their needs.

"Our clients appreciate our conservative approach to money management," Newman says. "With historic declines in the market, we show them another way to attain a secure income for the rest of their lives."

"I love the fact that we are genuinely helping people and committed to a long-term relationship with our clients. I don't want them to worry about the stock market every day. Instead, they can relax, travel, spend time with their families and spoil their grandchildren."

— Sandra Newman, CRPC, Founder/President

A former teacher, Newman believes in educating her clients so they are better able to understand their investment options. That's one reason why REAP Financial offers free seminars throughout the year, covering such topics as *You've Lost It, Now What?* and *Why You Cannot Manage Your Money Like Previous Generations.*

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REAP Financial
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