



Paula R. Chesser


What will I experience working with Paula?

A Flash in the Pan

Investment headlines touting the latest and greatest ideas can entice investors to make financial decisions based upon emotions and temporary hype. In many cases, these same investments tend to be short-lived and fail to live up to their promises and expectations.

Our team will help you make investment decisions based upon fundamental principles. We will help craft your overall investment strategy to increase your potential for success while minimizing volatility.

**Learn more about how our team can benefit you at paulachesser.com
Home of the Savvy Women Club**

 @paula_rwbaird • Connect with me on LinkedIn

Paula R. Chesser, CSA®
Vice President
Senior Investment Consultant

Robert W. Baird & Co.
3875 Embassy Parkway, Suite 300
Akron, OH 44333
330-664-5500 • 877-792-7868
pchesser@rwbaird.com
paulachesser.com



©2014 Robert W. Baird & Co. Incorporated. Member SIPC.

The Time To Travel

Retirement can be some of the most fruitful years in life. During these golden years, many of us dream of traveling around the country, or even the world. Whether it's an extended excursion overseas or a two-day escape to the beach, traveling to new destinations and experiencing new adventures have been proven to be good for the body and soul. Unfortunately, many of us don't take travel into account while we are building our nest egg. In fact, a survey conducted by the Global Coalition on Aging and Transamerica Center for Retirement Studies titled "Journey to Healthy Aging: Planning for Travel in Retirement" discovered that:

59 percent of Americans dream of traveling during retirement, and 69 percent say that travel is an important goal worth saving for. However, just 44 percent have given a retirement travel savings plan any considerable attention and only 15 percent have placed a high priority on saving for travel. When it comes to taking action, less than one-in-five (18 percent) have specifically factored travel into their financial strategy for retirement.

The dream of traveling during retirement is alive and well, but it's not being properly

planned for. By following these three easy guidelines, you could be well on your way to visiting lands unknown, wherever they may be.

This should go without saying, but save! While creating your plans for retirement, start to plan on potential places you may want to go. Then calculate the annual expenses it will take you to get there. Finally, view these expenses as fixed costs in order to work them into your budget.

Have you decided on one destination where you could be happy no matter what? Would you be happier spending your days in the mountains instead of globetrotting? Maybe you should consider buying a vacation home. If this sounds ideal to you, plan on where you would like to be and start searching. Upon finding an area you like, rent several times and visit with a local real estate expert to gain an in-depth understanding of the surroundings. If it is financially sound, perhaps you may choose to buy now or continue to rent until retirement is close at hand.

Last but not least, talk with your financial advisor about your plans and ambitions.

They need to understand who you are as an individual and what you want to accomplish in life in order to create a financial plan that integrates your goals and dreams. Once they see the whole picture, they can work diligently to help insure that all of the safeguards are in place so that you can retire and live your life on your terms.

At the end of the day, it all depends on what your vision for retirement is. If your desire is to travel, being proactive and building travel into your financial plans is the key to success. English philosopher and statesman Francis Bacon once said, "Travel, in the younger sort, is a part of education; in the elder, a part of experience." While these wise words were written hundreds of years ago, the message still holds true today. Being well prepared for traveling in your retirement years is the key to experiencing life to the fullest.

Paula R. Chesser is the founder of the Savvy Women Club, Vice President and Senior Investment Consultant at Robert W. Baird & Co, Member SIPC. Learn more at paulachesser.com.