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# Forbes

JUNK FOOD  
BILLIONAIRE  
DEAN METROPOULOS

"PEOPLE WALK UP AND  
THANK ME FOR BRINGING  
BACK TWINKIES"



## THE AMAZING TWINKIE JACKPOT

WHEN INEPT MANAGEMENT AND MYOPIC UNIONS BANKRUPTED HOSTESS,  
HANDWRINGERS CALLED IT THE END OF AN ERA.  
INSTEAD, IT CREATED A \$2 BILLION WINDFALL.



# Creating Efficiencies to Maximize Retirement Income

*Brunner Financial & Insurance Solutions*

Most people above a certain age know that when E.F. Hutton talked, people listened. But how many people know why they listened to the legendary stockbroker?

“His clients loved him because they got a check every month and they had tax diversification and better tax treatment,” says Kevin Brunner, who still follows that model. “You earned a reasonable rate of return, compounded every year. His model gave them some consistency and some certainty in retirement.”

As Brunner explains, “Retirement is all about income. It’s not about assets, because not all assets generate the same income. Retirement is all about the efficiencies, safety and control of

- Financial Planning
- Estate Planning
- Investment Planning
- Retirement Planning
- Business Owner Planning
- Business Succession Planning



*Kevin Brunner*

*“Together we can create the financial efficiency and synergy needed to realize your goals.”*

*– Kevin Brunner, Brunner Financial & Insurance Solutions*

“My whole focus is on creating a guaranteed lifestyle replacement at retirement,” Brunner says.

“It’s a simple model, but it works far better than chasing returns. History is on my side.”

## Focus on Small-Business Owners

Brunner Financial provides well-rounded advice to individuals and couples in Southern California, covering all aspects of wealth accumulation, beyond just IRAs and 401(k)s. But Brunner’s main focus is on owners of small businesses with fewer than 100 employees, plus medical practices and professional service firms such as legal and architectural practices.

“Unlike most advisors, I can sit down and read a P&L and tell them all kinds of things about their business,” says Brunner, who has 25 years of experience as a business consultant and 10 years as a financial advisor. “I

the accumulation of assets and converting those assets into income.”

But focusing on assets rather than income is an error most financial advisors make, Brunner says, because it’s in their vested interest to do so, but not necessarily to their clients’ benefit.

“Most advisors’ products and services fit well into their business model, but not necessarily so well into yours,” he says. “Their entire focus is on whatever creates the most assets, because they get a percentage of those assets. But that can put you in a higher tax bracket, and it may not generate as much income. There are assets that generate more income more efficiently and more consistently. Whenever you are designing income planning for a client you have to take all these things into consideration.

speak their language. I understand what they’re going through.” Their tax issues, he notes, are entirely different from those of a couple on a salary.

Brunner takes a holistic approach when analyzing a business. “We will find inefficiencies in the business and recapture losses due to ineffective business structures and unnecessary income taxes,” he says.

For example, he was able to help a small medical firm with two doctors and five employees fund one-third of its retirement plan by recovering losses due to unnecessary taxation and inefficiencies in the corporate structure.

While an independent financial consultancy, Brunner Financial works with a team of CPAs, tax attorneys and other professionals.

“Together we can create the financial efficiency and synergy needed to realize your goals,” Brunner says.

