

Serving the needs of Retirees and Pre-retirees, Nature Coast Financial Advisors, Inc. is providing Safe Investment Alternatives that enable a Better Retirement Lifestyle

Financial Advisors

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**Gary Marriage Jr.
CEO**

BIO:

Gary Marriage Jr. is the CEO/Owner of Nature Coast Financial Advisors, Inc. an Independent Insurance and Financial Services Firm located in Crystal River, Florida. Gary and his team assist individuals and business owners develop stable retirement plans to ensure their savings will be there when they need it. Gary uses "The Team" approach, which he feels works best for his clients when build-

ing them a solid financial future. To accomplish this, Gary utilizes his own expertise, as well as the expertise of several different Estate Planning Attorneys and CPAs. He feels that one person simply cannot have all education, knowledge, and experience to do it alone. Gary speaks to groups and organizations on a local level and at conferences on the national level. Along with educating the public through these speaking engagements, Gary educates other professionals in areas where they can help their own clients better protect their retirement savings and lower their income/estate taxes. He also designs plans to help business owners drastically reduce their corporate income taxes, while retaining their valued employees by setting up various 401(k), 412(e)(3), IRAs, and other retirement plans that some consumers are unaware of.

Currently, Gary offers his services in nine states throughout the country. Gary is a member of the National Ethics Association and has received several industry awards. He has been a featured guest on local TV, radio, and numerous online and print publications. Recently, Gary was selected to play in the 2013 Annexus Pro-Am/Waste Management Phoenix Open, which is the highest attended golf tournament held in Scottsdale, AZ. He was grouped with PGA Pro Brendon de Jonge, finishing in 6th place! Gary is very involved within the area communities, and charitable, supporting organizations such as the YMCA, American Cancer Society, American Heart Assoc., Wounded Warriors, National Wildlife & Turkey Federation, Relay for Life, and many others.

Gary enjoys being in the outdoors, Golf, Fishing, Diving, and attending football games.

About

Nature Coast Financial Advisors, Inc.:

At Nature Coast Financial, we specialize in working with retirees, or those very near retirement. This allows us ample time to keep up to date with all of the issues facing today's retirees. Today there are more challenges than ever to maintaining a secure retirement. Below are the areas of focus in our practice in which we are able to assist clients in achieving their financial goals.

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFO Magazine**

CEOCFO: Mr. Marriage Jr., what is Nature Coast Financial?

Mr. Marriage Jr.: Nature Coast Financial is a firm that I created about nine years ago to service the needs of retirees and pre-retirees on safe investment alternatives and bettering their retirement lifestyle. There are many questions on areas of planning that most folks out there just need help with. We help them with their tax planning, their estate planning and make sure that they are not going to outlive their money, basically. We walk them through the process and guide them on where they should go from there. We do planning in all areas of retirement. It is not only just safeguarding their retirement and their money, but also with social security planning. Social security planning seems to be an under-utilized and under-served market. Ninety percent of the advisors out there will tell folks

to take social security early, because it may not be there. In fact, it looks like it is going to be there, at least for people that are age forty-five and older. Nothing should change for these consumers. Therefore, we help advise them when it is the best time to take their Social Security. Now with that being said, there are many parameters that we discuss and go through with these clients to ensure this is the best situation for them. Things like poor health can change this scenario. However, if they are in good health and all of the parameters work out, they will have a much better retirement income if they delay their benefits and take them at the right time.

CEOCFO: What is the key to getting your clients to trust you?

Mr. Marriage Jr.: Our first process is a, "Discovery meeting." We each want to have a good working relationship together. We get to know each other first and see if we can work together. That is also because, if I took on everyone, I would not have enough time to take care of all the clients that I currently have. We try to ensure both spouses are there during the initial meeting. That is because many times the husband will come in first and we will have a conversation and after the meeting he will say, "I want to move forward, I want to work with you" Which is great, However out of respect we ask that their spouse come and meet us before we move forward. That is one of the things that we do differently, we want to ensure their spouse is involved. That is our initial meeting. We just get to know each other, have a cup of coffee and go over their concerns and then after that we put a plan into place and see what it is that we can help them with. We are independent, so we are not forced to use one particular company at all; where some other advisors are captive. For example, if a particular advisor works for "ABC Insurance and Investments Company" chances are that is the company he/she is probably going to pick ninety nine percent of the time, because that is all they

have to offer to their clients. We are an independent firm, and I like to say we are basically "Google" for our clients. We are going to find the best plan and rates that are available because we can see all of them.

CEOCFO: Do you find that most people know that difference before they see you?

Mr. Marriage Jr.: Not really. No. It is amazing how many people we see that do not know that. They do not know the difference between an independent agent/advisor verses someone that is captive. The day and age of using one company for everything, and that one company is also their one best solution is hard to believe.

CEOCFO: How do you access what is best for each client, particularly give

"We have had clients safely reach double-digit returns without risking 100% of their principal. It is hard for one advisor to know everything and be the expert on everything anymore. There are too many changes and legislation, and laws changing all the time. If we are going to help a client pay thirty thousand dollars a year less in taxes, or they are going to get a tax incentive by doing this planning and a CPA confirms it, we know we have done the right thing for our client."- Gary Marriage Jr.

the fact that there are so many fluctuations? It seems like more than ever, for example, with interest rates. How can you get it right?

Mr. Marriage Jr.: It is based on safety. If they have gained enough money though retirement and now they are a retiree of about, let us say, sixty years old and just retired from a company; we look at their estate size and their value, and we go through everything. First off we ask what their goals are. Many retirees have different visions on they see their retirement and how they want to live it. After that, we go through all of their expenses, their assets, what loans they have to pay on, and their fun money expenses. We put in all of this information and then do a full review for them. We have a system that we plug their info into and it guides us one where the "red line" is. This shows us under their current plan, if they will run out of

money during their retirement or not. This is based on their investments and on the return that they are getting, will their money last as long as them or not. If it does not pass, then we need to make some adjustments to find out what we need to do to correct it. Now safety does not always mean they will be getting lower returns. We have had clients safely reach double-digit returns without risking 100% of their principal. We also look at the areas we feel that may need to be focused on, one of which is long-term care (LTC). Many Americans are not aware this is one of their biggest expenses later on down the years and many do not plan for it. I could tell you several of my clients that have long-term care insurance, hated paying those premiums every month, but when they have needed to

activate their policy, they are all glad that they got it! Just recently there was a story about this on FOX. The good news there is new ways to insure for LTC as well. For example: some consumers will have money set aside for their long term care expenses, let's say one hundred or two hundred thousand dollars. That is the money they plan on using for their LTC expenses. Some may have these funds

in a CD or money market, earning maybe one percent and that's if they are lucky. Now, if they move that same hundred or two hundred thousand over to one of these new policies, it would be worth sometimes double or even triple the amount in the first day. Therefore, they can use it for LTC in the future when they need it. However, if they say, "What if I never need long term care, and I pass away? We show them most of these new policies will play that same benefit amount out in a life insurance policy. These funds go to their stated beneficiaries or their spouse, tax-free! Another question we get asked about these new policies are, "What if I just want my money back in the future?" Another great feature is they can pull all of their premiums back out without any charges or fees. This is an example of just one of the new policies we

use for our clients to protect themselves and their estate from LTC costs.

CEO CFO: Do you find that more people are willing to take a risk because of the poor returns or in general is it making people even more cautious?

Mr. Marriage Jr.: It has made people more cautious, especially right now. That is because we have seen some of the highest gains that we have ever seen. The issue is if they look at 2008 when the market was at its highest right before it crashed, we are basically only up about three percent right now from where we were in 2008 before the crash. That is an interesting thing that makes a lot of people say "Wow, when I show them this. I say, remember back then everything was paying about four or five percent? Had you had an account back then, earning that type of return, you would be ahead of the game, as opposed to where you are now. Therefore, we like safety. I feel good because I have never had anyone coming in mad or upset with me because we had lost their portfolio or lost thirty to forty percent of their portfolio. That is because they just do not have the time to recoup those assets. We do simple math with folks. We say, "If you have one hundred thousand dollars and it is in the market and it takes a fifty percent loss, how much do you have?" And they all say "fifty thousand dollars." Now let us turn around say next year you have a fifty percent gain." Many people just assume that they got their money back. However, no; it is seventy five thousand and when they see that they say, "Wow!" It is little things like this and when they see it on paper. It is easier to plan when you know that you are not going to lose any money and you know what you are going to receive on a monthly basis, or when is the best time to take income from these safe retirement accounts. Then we always protect the spouse as well. Some of the retirees are taking one hundred percent of their company pensions; so when they pass away their pensions will cease and the spouse gets nothing...We see many of the spouses retirement basically cut in half or seventy five percent less. Therefore, this

is another area of concern where we have to try to protect the spouse from lost income as well without risking their retirement savings.

CEO CFO: Your website indicates that you do tax services and you do employee leasing and other kinds of business services. Would you tell me a little bit about the full range of what you offer?

Mr. Marriage Jr.: It is hard for one advisor to know everything and be the expert on everything anymore. There are too many changes and legislation, and laws changing all the time. Therefore, we have done research into finding the best professionals, CPAs and attorneys around to work with us, and our clients. They are all independent, and have their own firms as well. It is great having this team of professionals for our clients. If a client calls and has a legal question or something about taxes and I cannot answer it, I will refer them to our Attorney or CPA that we have in our network. For example: we can make sure if there is a large transfer of assets. For these cases, we have the CPA double check what we suggested to the client to ensure suitability before we go through with it. When they also agree this is a right plan, we move forward. If we are going to help a client pay thirty thousand dollars a year less in taxes, or they are going to get a tax incentive by doing this planning and a CPA confirms it, we know we have done the right thing for our client. It is the same thing with the attorneys. There are just so many people out there that do not have their estate set up properly to protect them from losses and litigations. Some do not have a power of attorney in place, especially older folks that are moving from up north. When they move to Florida, they assume that their Will is going to work out of state, but sometimes it does not. Therefore, they need to have these things reviewed when a change has happened, or if they move to another state. Business services, is another area where we use our team to help. Not only can we help business owners protect the businesses they built, and reduce their taxes, we also provide services such as pension plans, payroll, work-

ers comp, and different group insurance programs.

CEO CFO: How do you reach prospective clients?

Mr. Marriage Jr.: Most of our clients come from referrals. We do host special events throughout the year for our clients and their guests, but we really do not do a lot of advertising. This is one of the areas I can certainly say where we are truly blessed. If you are doing great things for people, and have a unique team of professionals, they will refer you to others.

CEO CFO: You recently opened a new office in Tampa. Why the expansion now?

Mr. Marriage Jr.: One simple reason is that, I just love Tampa. I am in Tampa more lately than ever, and it is where I go out of to visit the other states we cover. Just recently, we purchased a suite and it's going to be another hub for our firm and team. The great news is we are growing, and we are seeing more clientele from the Tampa Bay area. Much of the new clientele that we are servicing are physicians. We believe it is because of the new Medicare rules and laws that are coming out. These changes are sometimes cutting physicians salaries almost in half. Example, when someone comes into a physician for a procedure and Medicare says, "Twelve hundred dollars is the most they can bill for this procedure." When before they used to bill out more than this to cover their expenses and overhead. With the new laws and legislation that is trying to pass, it could cut the physicians salaries. Many of these physicians are outraged their future salaries may have as much as a fifty percent pay cut. Therefore, we strive to show them how to reduce most of their taxes and costs. The great thing about our planning is, not only does it benefit the physicians and their practice, but also their employees can benefit from this as well. We are helping them put away more for retirement and safeguarding it from excessive taxation.

CEO CFO: Would you tell me about the Operation: Veteran Aid?

Mr. Marriage Jr.: I have been educating and volunteering my time to help Veterans for almost eleven years now. It hit home when my grandfather needed LTC assistance. He was in a nursing home paying seventy two hundred dollars a month for his care. The truth is when it hits your own family you dig deep to find out everything you can do to help, and the best way possible. I first started to ask around and then finally went to his local VA, to find out what they could do to help him. They told me there was nothing available to him because he had TRICARE, and that was the best that he could get and it was the only thing he was entitled to. I said, "Are you sure," because I just was not getting much helpful info from them...Until they gave me a VA benefits book and told me to take it home and read it and see if I found anything different... So...I took the book home and read it and I found a benefit called; "Aid and Attendance". After discovering this I went back and asked them if he was eligible for this extra compensation, they replied, "Well... he might be? They explained he needed to go to St. Petersburg and apply with the regional office." Well unfortunately, my grandfather had Alzheimer's, and there was just no way that I was going to get him in a car with me for two hours to go down to that office. Therefore, I just got online and started pull-

ing up paperwork and trying to help him apply for these benefits. After fifteen months of red tape he finally got it, about \$18,000 in a lump sum. So, after going through all of this hardship of trying to help my family and seeing how hard it was to navigate the system, I decided to help educate my own clients about these Veteran benefits. I now ask them if they are veterans or if they are widows of veterans and letting them know that this benefit is out there for them, too. Also, if any of them were in Vietnam and were exposed to Agent Orange and had any medical problems that they should apply for Agent Orange Benefits, because I have seen some of our veteran clients get an extra twenty five hundred dollars a month. The other great news is these benefits are tax free! Then I found that there could be more benefits for them from social security. Some of these men and women fought for our country overseas. Many were over there and some were getting compensated, but they were also paying into their social security at that time. However, some of them fell through the cracks and some this money that they had been paying into social security was never factored in to their final social security benefit amount. So I have had some of them go back to the social security administration with their discharge papers and look them

up in the system. Amazingly, some of them are now getting an extra twenty to an extra one hundred and sixty dollars a month! It is little things like this we try to find for our clients and the public. So it's not always about getting the best rates possible, we also look at all of the other planning stages and find things that people simply don't know about.

CEO CFO: Why should investors and people in the business community pay attention to Nature Coast Financial Advisors?

Mr. Marriage Jr.: For one, we have our hearts in it. Our firm and team enjoy helping others. We provide solutions, and educate them on areas that they may have never seen or heard before. Another gift I have is my youth. People see me as a younger guy' and sometime may automatically assume I am inexperienced...I have a unique drive that gives me motivation to educate myself ten times more than other advisors out there. I simply want to be the best for my clients, and I feel we have partnered with some of the best team of professionals in the country. I also feel we have the right tools in place to better serve these clients. We just enjoy what we do, and I ask them to come see what we have to offer that is different.

