

## Introduction

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*Jon P. Kubler*

A new millennium is here, and one thing still remains certain- change. The stock market rose to all-time highs into the 21<sup>st</sup> century and then dramatically reversed direction. The United States of America seemed a world away from terrorism before the turn of the century. Since 9/11, the threat is real on a daily basis on our own soil. Each and every day our individual schedules are planned, prepared, and well thought out. One curve ball is all it takes to make sure that nothing goes as you expected.

*Living & Learning: Achieve Retirement and Education Security* sends an important message in its title alone.

Millions of Americans had their lives shattered by the two tragic events listed above; emotionally and financially. This doesn't include all of the other daily events that affect every person living. Now, more than ever, it is important for us to take a step back, look at the last few years, and learn from history. You and your trusted advisors must take these events into account when discussing your financial future. Many words such as risk tolerance, diversification, asset allocation, income protection, and tax efficiency will be discussed at great lengths in this book. Taking this information and combining it with learned life experiences will enhance your future planning success.

Kubler Financial Inc., of which I am founder and president, has a chief goal; Maximize financial security for our clients and their families. Our firm does this by accumulating and preserving wealth in a tax-efficient manner, thereby protecting your income along the way. Kubler Financial, Inc., is located in Omaha, serving a number of clients in Nebraska and many other states. Kubler Financial, Inc., has formed strategic alliances with accounting firms; estate planning, real estate, and tax-planning attorneys; and trust departments; and is a member of the Asset Strategies/Financial West Group- a network of insurance professionals, financial consultants, and registered investment advisors. Utilizing knowledge from our network of advisors, along with our strategic alliance partners, we form financial solutions for our clients. More importantly, we work hand in hand with our clients' other trusted advisors.

Attorney's, accountants, and trust officers; property, casualty, and health agents; and lenders all play vital roles in the shape of your financial future. It should be top priority for your advisor to form a strong team for you, and together they should implement all of the planning strategies. Open lines of communication are a must from the start and for the years that will follow for you and your advisory team. Tax laws, investment options, insurance options, family developments, aging, weddings, and health condition developments are just a few of the changes that will take place in the years ahead. Your advisor must be there to evolve with you as these changes happen.

The other area that your advisor must be responsible for is keeping your emotions separate from the planning process. You want to build maximum wealth with the least amount of risk. You want to spend money from your investments without the fear of it running out. You may want to protect your money from creditors or Uncle Sam. You may want to pass your estate to your children or to a charity. In all of these cases, emotion will be involved in your decisions. This is a day and age where technology and

the Internet provide all sorts of information, and many Americans have the “do it yourself” mentality. The downside to this philosophy is twofold. One, you may only be able to do this part time, and part time is not good enough in this ever-changing world. And, two, emotion will steer many of your decisions. *Living & Learning: Achieve Retirement and Education Security* will give you a great resource and will show you that, without working with trusted advisors, it will be difficult to separate emotion from your financial decisions. So, as much as this book will help answer your questions, it is recommended that you work closely with an advisor to keep an eye on your changing environment. If you don't have the relationship I am discussing, search for one and begin today. Tomorrow there will be more changes.

## **Acknowledgements**

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My parents, Rick and Dianne Kubler, have spent countless hours teaching me discipline, morals, and the right way to do things. Rick, president of Kubler Management, has been an inspiration to my work ethics and the basis for my knowledge, after nearly forty years and counting, in the financial services industry. Dianne has taught me to treat all people with the utmost respect.

Thanks to my sisters, family, dear friends, clients, and other advisors, especially Cory Christiansen, Greg Berstler, and Bill Rapp. I have spent years taking the good from each of these individuals and have tried to add the pieces of their positive attributes into my life.

Jon P. Kubler is a registered investment advisor and president and founder of Kubler Financial, Inc., a member of the Asset Strategies/Financial West Group. He consults with clients and their families in the areas of maximizing financial security through wealth accumulation, wealth preservation, and income protection.

In 1995 Jon graduated from the University of Nebraska with a bachelor's degree in journalism. Part of his studies were done at Southern Cross University in Lismore, Australia.

Jon is a member of the National Association of Insurance and Financial Advisors, the Life Underwriting Training Council, and the Million Dollar Round Table. Jon works closely with other advisors, specifically members of the National Network of Estate Planning Attorneys.

Jon and his wife, Suzanne, live in Omaha, Nebraska.