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FINANCIAL LEADERS

# Making Money (Without Working) During Retirement

*Earnest Financial*

**What's worse than not saving enough for retirement?**

Losing your hard-earned and carefully saved money to market forces that are out of your control.

That's why David Earnest, founder and president of Earnest Financial, has built a 40-year career on the ideals of stability and conservation when it comes to planning for your life after retirement. A self-declared retirement planning renegade, he helps people using an unusual model.

**A Different Approach**

Many retirement accounts rely heavily on stocks. "But If you have a big downturn, like we had in 2008, and lose half your savings," explains Earnest, "you don't have the luxury of seven to ten years' time to recover that money."

Earnest's model prioritizes retirement earning, creatively leveraging annuities to help clients meet their income goals—with minimal risk.

Using the right annuities, he helps clients get more money fast. During the past several years, it's not unusual for Earnest Financial to achieve a 20% to 30% return for new clients.

Along with the annuities, he looks at a family's full financial picture, including social security, to map out a path forward that conserves assets.

Learn more about his approach by tuning into Earnest Financial's informative and entertaining radio show, "The Health and Wealth Show." It's available on Spotify, or listen live in 13 cities throughout the southeast on 93.1 FM.

Earnest's passion comes from a genuine desire to improve retirement for hard-working people. "We're treating our clients as though they were part of our own family," he said.

*David Earnest*

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