



Promotion

ARIZONA WOMEN IN BUSINESS

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Passionate About Retirement Planning

Phillis Sax Pilvinis, CRPC® | PSP & Associates Inc.



"I've got bad news and good news for you," said the investment broker to his elderly client. "The bad news is that the market was down by 40 percent last year. The good news is you're only down by 30 percent."

A Chartered Retirement Planning Counselor (CRPC®) and a member of the exclusive Ed Slott Master Elite IRA Advisor Group, Phillis Sax Pilvinis is a published author and sought-after speaker on such topics as income planning, 401(k) rollovers and advanced IRA tax-reduction strategies. She shares her insights on her weekly radio show, *Winning at Life With Phillis Sax Pilvinis*, Sunday mornings at 11 a.m. on 960 AM KKNT.

The story may be apocryphal or, at least, an exaggeration, but to financial advisor Phillis Sax Pilvinis, CRPC®, it illustrates what's wrong with many advisors' investment strategies. In a bear market like the current one, a relative-return, buy-and-hold approach doesn't work, says the president and founder of PSP & Associates Inc., a retirement and estate planning firm in Surprise, Arizona.

Instead, Pilvinis has helped innumerable pre-retirees and retirees grow and, more importantly, protect their life savings, secure an income for life and preserve their quality of life in retirement by focusing on absolute return. "We can create returns for our clients in any market," she says. "Even in 2008, when most investors lost money, my clients didn't."



Holistic Financial Planning

The process begins with a confidential and in-depth "reconnaissance mission" to gain a complete understanding of the client's financial picture. "We believe in a holistic approach," Pilvinis explains. "We dig deep to identify everything the client has, how they feel about it, what their long- and short-term goals are, what their risk tolerance is, what their time horizon is and more."

Among other things, the process helps Pilvinis identify how much of the client's portfolio needs to be placed in "safe" vehicles such as CDs, municipal bonds and fixed insurance products, and how much the client can afford to place at some risk. Finding the right balance between "safe money" and "managed risk," which is different for every client, is critical, she says. Indeed, it is the basis of the unique retirement plan she creates for each client.

As an independent advisor, Pilvinis has access to the "entire universe" of investment options. She meets with clients at least once a year to review their portfolios and adjust them as needed.

Mentoring Other Advisors

For Pilvinis, a top-producing advisor with 29 years of experience, financial services is more than a career. It's a mission! She believes so strongly in the value of her work, she has devoted considerable time and energy over the years to mentoring other advisors across the country, mostly women, who share her investment philosophy and passion for helping clients. In fact, she founded a second firm, Paramount Financial Advisors, LLC, for this very purpose.

"At PSP & Associates and Paramount Financial Advisors, we are passionate about helping people develop and carry out realistic plans to keep what they've worked so hard for," Pilvinis says. "Helping our clients enjoy the best retirement possible is extremely satisfying for us."



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