

PRESS RELEASE  
FOR IMMEDIATE RELEASE  
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**Headline:** FINANCIAL PLANNING IN AUSTIN, TEXAS

**Sub-Headline:** Retirement Planning for Individuals and Couples Over Age 50

**AUSTIN, TEXAS, NOVEMBER 3, 2022**, Chris Wilbratte, Founder and Partner at Echelon Financial is announcing the launch of their new website EchelonFinancial.com and the 'Keep Austin Wealthy' blog. The focus of Echelon Financial is to educate and help pre-retirees and retirees protect and grow their wealth.

Many people think that retirement is just a matter of signing up for Social Security and Medicare. And these are two important steps that everyone should take. However, there are multiple claiming strategies for Social Security with 81 age combinations and more than 567 different sets of calculations to consider determining how and when to apply for benefits. One strategy will generate the highest lifetime benefits, and another will generate the least.

And then taxes in retirement must be taken into account, because they are different for retirees collecting Social Security and Medicare. Additional taxes will be triggered once a retiree hits certain income thresholds causing 85% of Social Security to become taxable and Medicare surcharges that can reach over \$400 per month.

EchelonFinancial.com is focused on educating pre-retirees and retirees to help them make informed financial decisions. It is important to raise awareness of the unique financial challenges that retirees will face. Our 'Keep Austin Wealthy' blog addresses the issues that many retirees will need to plan for to have peace of mind. These resource articles are detailed, well organized, and use graphics to educate readers about these issues. And when an article references another related topic, they provide a link to easily navigate from one topic to another.

Chris Wilbratte stated that "Retirement has become increasingly complex over the past 20 to 30 years. It's not plug and play anymore. Employers have shifted the responsibility and risk of saving for retirement to the employee by eliminating pensions and providing 401(k) plans." Chris continued, "Retirees need to plan for taxes, inflation, market volatility and generate sustainable income. And then they need to plan for longevity, which can amplify the other risks because you don't know how long you will live. So many people make unforced errors because many of the decisions they make today are irreversible and can have lifelong implications. If they had worked with a professional, in many cases, they could have made informed decisions."

## About Echelon Financial

Echelon Financial is an independent Austin-based Registered Investment Advisory Firm. They are committed to putting client interests first and to stewarding both wealth and wellbeing for those they serve. Their clients count on their teams decades of experience for more than just world-class investment management or in-depth retirement planning. Ultimately, they turn to Echelon for the peace of mind that comes from knowing that all the moving parts of their wealth are aligned and optimized to obtain the life they want.

At Echelon Financial, they have a singular measure of success... The results they achieve for their clients!

Learn More HERE: <https://echelonfinancial.com>

*Echelon Financial is a member firm of The Fiduciary Alliance, LLC which is an Investment Adviser registered with the Securities and Exchange Commission. The Fiduciary Alliance's business operations, services, and fees is available at the SEC's investment adviser public information website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or from The Fiduciary Alliance upon request.*

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