Richard I. Hemingway, CFP®, CLU, ChFC, MSFS

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HEMINGWAY
WEALTH MANAGEMENT

Professional Focus

Richard Hemingway specializes in assisting individuals who are approaching and (like himself) are going through the retirement transition process. From Dick's personal and professional perspective, people in this chapter of life are dealing with issues like:

- timing – do we have sufficient savings and investments to meet our spending needs and desires;
- coordination - of investment income with other income sources like social security and pensions;
- options - claiming strategies for social security benefits either currently or delayed;
- laws -what do we do about legacy planning, health care and what are the Medicare requirements;
- procedures - the liquidation of our retirement accounts and brokerage accounts to replace our paycheck and sustain retirement spending;
- investment strategy – how should our money be invested to avoid volatility yet last for 30 years;
- risks - what do we need to understand that could derail our plans and how do we protect against those risks. And what should we do with those old life insurance policies?

Since the retirement transition is not like our parents' it may be best to define this next phase of life differently than traditional retirements of the past e.g. continue working at the same or different career, start a new business, focus on charitable endeavors, travel, spend more time with grandchildren, etc. Based on age and experience, Dick can help you determine what this time of life might look like and what you are likely to be doing on a daily basis. Then you can better define the financial resources that will be needed.

Dick partners with his son Eric to use a multigenerational approach to help Hemingway Wealth Management clients meet their goals. Drawing upon his 30 years in the life insurance and securities brokerage industry, 15 years in the investment advisory business and vigorous on-going education gives Dick the foundation to help clients make smart financial decisions.

Education

- B.A. Political Science, Williams College, Williamstown MA
- M.S. Financial Services, American College, Bryn Mawr PA

Certifications

- Certified Financial Planner™ Certificant
- Chartered Life Underwriter designation
- Chartered Financial Consultant designation

Memberships

- Financial Planning Association
- Rotary International
- Bearpath Golf & Country Club