



As Seen In... *Forbes*, February 10, 2014

Retirement Planning Made Simple

Pascal Insurance and Financial Services



As a longtime and passionate practitioner of Tae Kwon Do, Pascal Nguyen knows the value of discipline and focus. These traits have not only brought him great clarity along his life's journey, they have been critical to the success of his retirement planning practice, Pascal Insurance and Financial Services. The Orange County firm takes a holistic approach, working with CPAs, attorneys and other outside professionals as needed to help clients create a road map to a secure retirement.

"When I am at work, my Tae Kwon Do practice helps me to be fully present and to focus all of my attention on the client's needs," Pascal says.

Over 24 years in the financial services industry, Pascal has come to believe his number one job is to make things as simple as possible for clients. "In my experience," he says, "what clients really want from a financial advisor is the knowledge they need to make informed financial decisions – and they want it in clear, understandable language. When people feel good about their financial decisions, they can stop worrying about their money and focus on the other things that are important to them."

The Only Possible Career Choice

For Pascal, becoming a financial advisor was not just the right career choice; it was the only career

choice. "I was exposed to the financial services industry when I was a little boy, as my father went to work for New York Life Insurance Company as an agent when I was eight. It was in my blood."

Following in his father's footsteps as he had planned to do for many years, Pascal became an agent with New York Life in 1989 but quickly realized his true calling was retirement planning. He made this a central focus of his practice in 1998, and steadily grew his business by adhering to a set of core values emphasizing courtesy and respect for every client, thorough preparation, communication and a commitment to see all tasks through to completion.

Pascal says his ideal client is a financial delegator who has a passionate desire to accomplish specific goals; enjoys simplicity; values working with Pascal and his team; appreciates the firm's holistic approach; and can handle the truth, even if it is not what the client wishes to hear. "For example, I might have to recommend to a client that he's going to need to work longer than he had hoped," Pascal explains.

"No matter how much money they have, our clients can feel confident they will never feel like a small fish in a big pond. At Pascal Insurance and Financial Services, it's all about you."

PASCAL'S FOUR PILLARS OF HOLISTIC RETIREMENT PLANNING

- Risk management — plan for the unexpected
- Financial strategies — keep as much of your hard-earned money as possible
- Asset allocation — maximize your chances of achieving your investment and retirement goals
- Estate planning — ensure your money passes to your heirs according to your wishes



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