

Having Choices Is What Financial Freedom Is All About

Yvette Butler, President of Capital One Investing



Retirement isn't what it used to be. People nowadays are living longer, healthier lives and spending more time pursuing what it is they want to do, such as traveling, exploring new career or volunteer opportunities and spending more time with loved ones after they reach traditional retirement age.

I think a lot of people have angst about how they should spend these later years, but the beauty of the next chapter is about having choices to do the things you want to do and understanding there isn't a one-size-fits-all approach to retirement or a cookie-cutter financial plan to help get you there.

My personal experiences encouraged me to help others work toward reaching their own version of financial freedom.

My financial freedom story.

My financial freedom story starts in a small town called Valley Mills, Texas. When I was a little girl, my grandparents owned a family farm and a general store/car repair shop. My grandfather ran the shop, while my grandmother—the true heart and soul of the family—managed the family farm.

I watched them not only successfully run their business, but because of their hard work and common sense money rules, they had enough saved to help send

each of their three children to college—practically unheard of in that day and age. And when they had extra, they shared it with others.

With the foundation my grandparents built, each of their children (my dad, aunt and uncle) went on to become successful professionals and have been able to provide financially for their own families, and to give back—just like how they were raised.

My personal experiences encouraged me to help others work toward reaching their own version of financial freedom. To me, it's about developing your legacy and educating your family about your own experiences so that they can do better than you've done. It's about being able to provide for your family and your community in a sustainable way, without sacrificing money you've put aside for the later years.

I've been in the financial services industry for over 25 years. And no matter where my professional life has taken me, I've learned that the most important part of the business will always be the client. If you're focused on their needs, being transparent with them and helping them to understand their overall financial picture, you have a solid foundation and business model. That's what we're doing at Capital One Investing.

In today's world, we see a real emphasis on short-term goals (like weight loss or travel) being prioritized before investing and planning for retirement. How do we change the attitude toward retirement and financial planning?

We believe that creating a holistic plan shouldn't have to be an intimidating or overwhelming experience; consider every aspect of your financial situation. Make sure your assets are diversified and allocated in the most advantageous way, and rebalanced when life gets out of balance. It's the job of an advisor to think about these things, leaving you with more time to pursue your own financial freedom.

We want to provide everyday investors with options best suited to their needs and current financial situation. That could mean investing with an advisor or even exploring investing on your own. We don't want you to shy away from planning or starting to think about the later years.

My financial freedom story is unique to me, but I have seen our clients adapt to all that life has thrown at them and, with the help of our advisors, continue down their personal path toward financial freedom.