



MARSHES LIGHT, IN MANTEO, NORTH CAROLINA

# Best-Laid Plans

A clear-eyed look toward retirement can be a beautiful thing.

BY MARGIE OLIVER

As a working adult, you have dreams of where you'd like to end up. Maybe they're specific, or maybe they're just misty visions—long days of fishing, golfing, volunteering or playing with grandchildren (then sending them *home*). Then you sit back and enjoy the view from your front porch, or go for a massage or take in a show. Your kind of days, on your terms.

But getting there takes money, and building the funds you'll need takes planning. Managing the earnings from your years of hard work—finding ways to make it grow—can be daunting, but it doesn't have to be. "Virginia has a terrific investment community, with many qualified individuals and firms," says Stewart Darrell, of Charlottesville-based Darrell & King Investment Counsel. "Whether you are an experienced investor or are just starting out, there is probably a firm nearby that can help you get to where you want to be." In choosing a firm, Darrell says the keys are an understanding of both the services being offered and the compensation structure, a clear view of a firm's credentials and track record, and a healthy level of trust. Darrell & King's approach to maximizing clients' wealth involves "maintaining maximum flexibility in regard to capitalization, style and strategy," says Darrell.

Heritage Wealth Advisors, a full-service wealth management firm in Richmond, operates on a similar view. "Our integrated approach allows our clients to capitalize on efficiencies created through the knowledge of their unique financial priorities," says Dee Ann Remo, who brings 20 years of experience to the table as Heritage's managing director.

But this process more often than not isn't exactly linear, from a lucrative work life straight to the Elysian Fields of retired bliss. "Living longer means individuals in their late 50s or early 60s are often caught in the middle of assisting aging parents and providing for children in college," says Diane Catuska, regional director of HHHunt Senior Living, describing what's known as the "sandwich generation." HHHunt is the developer of the Spring Arbor assisted living communities, with locations around the Mid-Atlantic, which emphasize helping that older generation stay as independent as possible, as long as possible, thereby lightening the load on all involved.

The region has an abundant array of such communities to choose from, whether gated, family-friendly or active adult communities, assisted living facilities or continuing care retirement communities (CCRCs). These come dressed in water or mountain views, with amenities rural or urban—however you want to live. As the tagline for the Winchester-based Shenandoah active adult community goes, "It's not just home, it's life."

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