

## **Nothing Can Stop the Baby Boomer Migration – So Profit by It and Secure Your Retirement**

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Approximately 77 million Baby Boomers (those born between 1946 and 1964) are about to begin their lives as retirees. Nothing can alter the progression of the Boomers toward retirement. Given the demographics, the trend is an absolute certainty and will technically continue until 2029, although it will begin to level off after 2020.

The impact of the Baby boomer migration will be felt far and wide and will certainly permeate every facet of our economy. This migration, perhaps the largest internal migration in American history, represents a once in a lifetime financial opportunity for those who are still coming up short in saving for retirement.

Now is the time to buy real estate in the areas where the transitioning Baby Boomers will be moving. The Southeast is among the most popular destination for the migrating Boomers. Namely North Carolina, South Carolina, Florida and select parts of Georgia, have been preparing for the onslaught and are slated to be among the top Baby Boomer destinations. This is your opportunity to cash in on the Baby Boomers migration and financially secure your retirement in the process.

Technically, while in recent years the West has benefited and although Florida still tops the list for individual states netting retirement migrants, the trend is clearly changing in retiree destination preferences and North Carolina and South Carolina are quickly becoming the choice for retirees. Most appreciate the weather and four distinct seasons, beautiful scenery, exceptional health care facilities, abundant recreation, plentiful job opportunities for semi-retired career minded, cultural attractions, excellent transportation and lack of congestion. In particular, many originally from the North East especially appreciate the reduced driving time and easy transportation to visit friends and relatives in Middle Atlantic and New England states. It is estimated that there will be almost 200,000 people over the age of 50 that will relocate to the Carolinas during the next calendar year.

As the boomers increase the demand for real estate in the resort areas, college towns and cultural hubs of the South East to which they are migrating, the prices of quality residential properties will inevitably follow suit. Many these areas are already on the rebound from the housing down turn of 2006 and 2007. It is inevitable, the trend is clear and the escalation of prices will only continue as time moves on its direct course. Now is the time to profit from the boomer migration. Buying your slice of paradise now, while prices are still low, could be your ticket to a financially secure retirement.

By all measures, we have an incredibly large percent of our population moving towards retirement and of this large percentage, most have no intent on staying in their current locale. Even though many boomers are ill prepared for retirement, there is still a significant number with tremendous wealth and these people want to live in places that offer good lifestyles. With this body of knowledge, together with a little research, one can make great investments and often with minimal risk.

So you may say – What if I buy or invest now and the price drops. Certainly, the potential for a short term loss in value is always among the risks associated with any investment one could possibly make. An in this regard, an investment in real estate is no different than an investment in common stock or mutual funds. But unlike stock or mutual funds which can change dramatically over night, price changes of real estate are normally less pronounced and typically occur over a longer time period, permitting investors' time to react. Moreover, if you believe you truly have a place that boomers want, and you have purchased with money that is already set aside for investment, you can ignore short term price fluctuations and ride it out. It is quite likely that with so many boomers (demand) seeking so few quality properties (supply), in just a few years you will do just fine.

It really is pretty simple – Find a place where the boomers want to live, then buy, and wait. And if you buy the tax-advantaged way with money you have already reserved investment using a self-directed IRA, 401(k), SEP, or other self-directed retirement account, so much the better.

- We have already done the research and know where the boomers are headed.
- We have a pre-selected list of the best communities based on a pre-selected set of economic, geographic and location criteria that include optimal transportation, health care, schools, job growth, taxes, cultural centers, entertainment, demographics, environmental awareness, preserved land, state and local parks, etc.
- We can assist in every aspect of arranging your self-directed retirement account, if that is how you choose to make investments.

We can make it happen.

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