

RETIRE REGAL®



The Holy Grail of Retirement

CHRIS OWENS

*Freedom in retirement is not found in a single decision.
It is found when the entire structure is built to hold.*

INTRODUCTION

WHEN EFFORT STOPS WORKING

Sitting in the passenger seat, my feet up on the dash of the van, I clenched a cold can of Squirt soda in my hand—fresh out of the iced cooler behind my seat. My eyes wandered across the desert as we drove along that afternoon. Ours was the lone vehicle for miles in either direction on a desolate stretch of highway cutting through Nevada.

The year was 1985.

My dad and I were on a summer trek across the country, passing through unfamiliar territory as we searched for long-abandoned mining settlements—ghost towns, as we preferred to call them. It was foreign ground for us, and that only made it more exciting.

That trip—just me and my dad—remains one of my favorite memories from my youth. As the co-pilot, I had a serious responsibility: managing our customized AAA TripTik map guide. We covered thousands of miles and saw more than I could have imagined, but one moment from that journey left an impression I still carry today.

As the afternoon wore on, heavy winds picked up. Tumbleweeds began racing across the highway, and dark clouds gathered overhead. Then we noticed something strange.

Ahead of us, just above the road, a single raven was flying.

Or at least, it was trying to.

Its wings were flapping furiously, yet it wasn't moving forward at all—not even an inch. It was suspended in place, pushing with everything it had against a force far stronger than it realized.

From the van, it looked almost comical. The raven seemed determined to power through the wind, unaware that effort alone wasn't going to solve the problem. We watched as it remained stuck there—working harder, but going nowhere.

As we laughed, my dad shook his head and said something that has stayed with our family ever since.

“Looks like that raven needs to do three things,” he said.

“Stop.

Analyze the problem.

Take corrective measures.”

At the time, it was just a passing comment. Over the years, it became something more—a quiet framework for dealing with moments when effort alone stops being effective.

I didn't know it then, but that moment on a desert highway would shape the way I think about retirement planning decades later.

Many people approach retirement the same way that raven approached the wind. They save diligently. They stay invested. They remain vigilant. They apply the same discipline and persistence that served them well for decades—only to feel that progress has slowed, stalled, or become strangely exhausting.

This doesn't happen because they've failed.

It happens because the environment has changed.

Retirement introduces forces that don't respond to effort alone. Markets behave differently once income is required. Taxes become visible. Health introduces uncertainty. Time no longer smooths volatility the way it once did.

At some point, pushing harder stops being the answer.

WHEN “YOU'RE FINE” STOPS BEING REASSURING

As retirement approaches, many people begin asking thoughtful, responsible questions. What happens if the market corrects early in retirement? How does income actually hold up through prolonged downturns? What if taxes rise? What if the plan works on paper, but not in real life?

Too often, the response is reassurance without resolution.

“You're diversified.” “You have plenty of assets.” “Historically, the market recovers.”

Those statements may be true. But they rarely address the concern beneath the question. Because the concern isn't really about markets. It's about exposure. It's about whether a lifetime of disciplined saving could be undermined by poor timing, rigid strategies, or risks that only become visible once paychecks stop.

Retirement is often described as a financial finish line. In reality, it is a transition into an entirely different financial landscape—one that operates under a new set of rules.

During your working years, volatility is an inconvenience. Market corrections are opportunities. Income arrives from employment, not from your portfolio. Time absorbs mistakes, and recovery is measured in decades.

In retirement, those dynamics reverse. Volatility can permanently affect income. Market corrections influence behavior, not just account balances. And assets must now do the work income once did—consistently, predictably, and under pressure.

The same strategies that helped you succeed on the way up can quietly work against you on the way out—not because they're flawed, but because they were never designed for this phase of life. Many retirement plans are little more than accumulation plans with a withdrawal schedule attached.

That is where the unease begins.

WHY THOUGHTFUL PEOPLE FEEL THIS FIRST

The people who feel this discomfort earliest are often the ones who have done the most right. They paid attention. They asked questions. They didn't blindly outsource responsibility.

They sense—correctly—that retirement risk is not just about returns. It's about sequence, structure, taxation, income reliability, and decision-making under pressure.

They are not looking for guarantees. They are looking for coherence.

That is why I wrote this book.

My name is Chris Owens. I am the founder of Owens Financial Group and the architect of the Retire REGAL® Process. In my work, the focus is simple: helping people move from financial uncertainty to structural confidence—so retirement becomes something they live fully, not something they manage anxiously.

The pages ahead are not about selling a product or predicting the future. They are about building a structure that holds—one that lets you and your family talk about retirement in terms that make sense, make decisions with clarity, and live without second-guessing.

My hope is that by the time you finish reading, the wind will feel a little less daunting—not because it has stopped blowing, but because you can see the path through it.

—*Chris Owens*

Founder, Owens Financial Group

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