

# A Luncheon with Axis Advisor's Joshua Pacheco



*Get sound financial advice with Joshua Pacheco of Axis Advisors, LLC.*

When you retire, do you want to travel, take dancing lessons, see the wonders of the world? Lavish your grandchildren with gifts and surprises, watch the sunset at Casablanca, or accomplish the things on your bucket list? Do you want to be able to enjoy the last years of your life, enjoying the fruits of your labor with your loved ones? The alternative is to semi-retire toiling at a part-time job to do these things or in some unfortunate cases, just to make ends meet. Hopefully, an unforeseen event -economic or medical – doesn't rear its ugly head. Prudence dictates an early, pro-active planning.

Why plan for retirement? When should one begin to think about the future? Won't Social Security and my pension take care of me when I do retire? How does Social Security work? Will I be able to leave something for my child[ren]? Should I depend on a 401k, CD, Bank Interest, "diversified portfolio", IRA, stock market, etc. Familiar words, but the details of which are Greek to any of us. Which are safe? Which are riskier, but pay larger dividends? Is it better to be slow and safe?

If you have your future mapped out, already have a personal adviser or have spent significant time and energy on researching these topics, this article is not for you. However, if you find the idea of planning for retirement confusing, daunting or too time consuming, read on.



*Starting to think and prepare for your child's college years as early as possible is a prudent idea.*

I've asked myself these questions time and again over the years. At 43 years of age, these questions have grown from subtle queries, to rather large haunts. These have become genuine concerns, as I am sure they are for many of you. I am no expert on the topic, and don't have the answers, so I started to ask around.

For many of us, our lives are hectic. One, perhaps two jobs, children to take care of, home, car, and many other necessities consume most of our day, leaving us with a sliver

of time to de-stress with a hobby. To spend any amount of time on a subject that is as complicated as retirement and investing – in spite of its importance – isn't an luxury that is available.

I was referred by my brother to local independent financial advisor Joshua Pacheco of Axis Advisors, LLC. I saw this as an opportunity to share some of what I learned, and spotlight a local person and business. We sat down over lunch at one of my favorite spots, Ayur-Shri Indian Restaurant.

Joshua graduated from the University of Massachusetts-Dartmouth with a Bachelors of Science in Finance (Magna Cum Laude). He also is earning his Masters of Liberal Arts in Management from Harvard University Extension School. From our first exchanges of dialogue it's clear that he is a bright intellect with a passion for financial planning. To me this seems odd, because I can't imagine this topic being an enjoyable one and I mentioned as much to him.

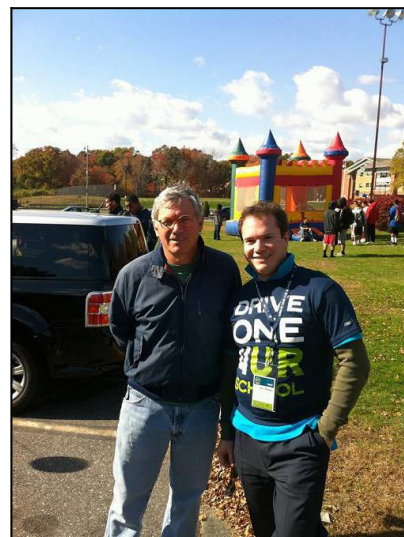
However, Joshua stated that he relishes and thrives off of helping individuals and families with their planning. He takes great pride in his successes, and to see these families reap the benefits or avoid financial pitfalls. One of my greatest concerns is having started very late in life. Like many of us, retirement seemed a thousand years away and nothing to be concerned with for a few decades.

Mr. Pacheco recommends an early of a start as possible. In fact, when asked what the best age to begin one's planning he began with "Yesterday. The earlier the better, as soon as someone is working they should be placing in money for retirement, and also saving. This will help them get a head start and could potentially mean a lot more money down the road i.e., at retirement age.

For example, if a 25 year old person were to make an initial investment of \$10,000, with a modest 7% return, it would equal

\$150,000 at age 65. If that person waited until he or she was 35 years of age, that same investment would equal approximately \$76,000 at age 65. Only a 10 year difference, yet a loss of nearly half of your potential return.”

Difficult not to imagine what that amount of money translates into in terms of chipping away at that bucket list. Well, that part was cringe-worthy since I was off to a late start.



*Joshua Pacheco with  
Mayor Lang*

This led me to wonder if it was just too late, since I had been contributing for decades. Would I need a substantial sum to reap any worthy benefits? Would I have to contribute hundreds of dollars a month to catch up?

“No, one of the most common misconceptions is that a person has to have a lot of money to begin with. This isn’t true. A person can initially start investing as little as 50 dollars a month. While I do deal with large companies 401ks I do also cater to the clients who wants to set up a college fund for their child or wants to start putting some money away for their retirement. Don’t put it off another day, start today and save for your future. “

Somewhat encouraged, and wanting more information, I asked Joshua what separated him from others in the area. Why should

someone go to Axis Advisors in general, and specifically to Joshua? He replied "I will provide them with a superlative, disciplined investment process focused on each clients particular financial situation. And house calls. I do house calls." For some of us that are a bit older, that is service that we recall was much more common at one time. To hear someone doing this today, is like hearing about someone spotting a dinosaur roaming around in Clasky Park.

"People should consider a sound financial plan moving forward, while some money allocated in the banks is good for say an emergency, the banks aren't generating enough interest to keep up with the pace of inflation. With a right financial plan and goals set we can work with a multitude of products in order to help a client reach his/her goals. People should seek me out for my knowledge of financial matters. I can help create a plan for a client, be it a child's college education plan to a companies 401k plan. I am also fluent in Portuguese and can assist those whom need help in that realm. Ideally, a potential client should chose to work with me for comprehensive, trustworthy, and sound financial advice for them or their family."

Lest, you think they hoard all the information and want people to think financial planning is too complex, Joshua will gladly spend the time explaining any financial aspect. Joshua wants his clients to be educated. An educated and informed client directs and makes better decisions.

Axis Advisors really is a comprehensive, informative and helpful resource. In spite of there being a number of financial planners in New Bedford, people drive to Westport because of the world class service, and word-of-mouth successes. That's the proverbial proof in the pudding.

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