

# Taking Control of Your Retirement: GCES Paves the Way to Financial Security

July 2, 2023 by Shahbaz Ahmed

In an era of rapid change, the quest for financial security has become a top priority for people worldwide. As life expectancy continues to rise, planning for a secure future has taken center stage. Whether people are dreaming of traveling, pursuing hobbies, or enjoying a carefree post-work life, taking proactive steps toward a solid financial foundation is crucial.

Retirement planning involves a range of considerations, from individuals' unique circumstances to personal goals and timelines. It also requires a clear understanding of the financial landscape and navigating various investment options and evolving regulations.

It's easy to get lost in this intricate web of bureaucracy and strategizing, so seeking help to better accommodate one's finances and craft a foolproof plan has become increasingly important. With a specialization in financial advising, one company that's dedicated to offering expert guidance to people seeking the best strategies to maximize their benefits is the Pennsylvania-based LLC Government & Civil Employee Services (GCES).

Built from the ground up by veterans Galen Bargerstock and Clinton Smith, GCES has not just been a breath of fresh air in the finance industry but has also become a beacon of hope for those who are anxious about their futures. The GCES team knows full well how difficult and unpredictable the current economic state is, so they have devoted their careers to easing people's worries and helping them transition toward retirement age with a newfound sense of security.

"Planning ahead is extremely important, especially in today's landscape, but it's intimidating to many people," says Bargerstock. "That's why our main objective is to provide comprehensive services and ensure that everyone receives the necessary guidance to make better decisions."

In the US, where the median retirement age is 64, savings expectations for a comfortable retirement have increased to \$1.04 million in 2021, and the numbers are projected to grow. As both Bargerstock and Smith say, now more than ever, it's vital to think several steps ahead.

With that in mind, the GCES team has designed a customer-centric model that offers their clients an overarching service. They primarily offer personalized financial reviews that are

conducted through inspections of their client's benefits. On top of that, GCES helps individuals understand when they can retire based on their present situation and they also assist them in completing the necessary paperwork when the time to retire comes.

"We don't view every interaction as a sales opportunity, but rather as an opportunity to assist and educate individuals on their options, and we're proud of that," Smith emphasizes.

While GCES focused solely on federal employees in the past, they now aim to broaden their collaborations and engage with a wider audience. They are open to assisting individuals from various backgrounds beyond their niche market. "As many firms do, we started from a single state, but we've now spread out to a whopping 37, and we have no intentions to stop until we've got them all covered."

GCES used to conduct a significant portion of their meetings in person. By meeting with families or spouses individually, they could address specific needs and concerns, ensuring that each client received a tailored financial analysis.

However, as the pandemic shifted the climate worldwide, the company has adapted to using technology, such as Zoom, for virtual meetings. Although they aim to continue offering online services, GCES insists on considering demographic variability in their target audience's comfort with technology.

"If we've learned anything from the past few years, it's that it's important to be flexible because we have clients of all ages from all over the states," says Bargerstock.

GCES has experienced remarkable growth since its humble beginnings. In a world where the need for financial security is overwhelming, they have stood out as a trusted partner with the ability to guide their clients toward a brighter future. With expansion plans ahead, the company aims to extend its services to as many individuals as it can and hopes to inspire others to join its vision.

"Together, we can go through all of the uncertainties and achieve the peace of mind that we all dream about," Smith says. "A safe future shouldn't be a privilege, it should be a right, and GCES is going to keep working toward that goal."



**Galen Bargerstock,**  
President of GCES  
Financial Advisor



**Clinton Smith,**  
CEO of GCES