The following are excerpts of articles Damian Rothermel, CFP® has been quoted in. Damian does not provide any guarantees to the accuracy of the articles other than his opinions as quoted.

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Excerpt from THE WALL STREET JOURNAL.

Voices: Damian Rothermel, On Maximizing Spousal Benefits

By Damian Rothermel, CFP® | January 10, 2013

"Most people think that there are only two factors that should determine their Social Security distribution strategy. First, whether they can afford to wait until full retirement age to start taking benefits, and second, whether they'll live long enough to make delaying payments to receive higher benefits worthwhile. But another, much bigger, factor that can come into play is coordinating spousal benefits."

Excerpt from DEPOSITACCOUNTS.com

How to Ride Out the Rocky Market When Retirement Looms

By Sheryl Nance-Nash | February 2016

Similarly, Damian Rothermel, a certified financial planner with Rothermel Financial Services, has investments in buckets. "For example, funds necessary to live on for the next 3-5 years should probably not be in the stock market at all. We need to accept lower returns, but we are making sure we will not go backwards. The funds needed in 5-10 years can take a little more risk, but not too much. Anything 10 years or more can start to look at more growth oriented investments. This allows us to also ride the waves of the market with more confidence on the funds we are not using for at least 10 years," says Rothermel.

Excerpt from MAINST

4 Favorite Tax Tips for 2015 as Returns Go Rolling In to IRS

By Brian O'Connell | March 18, 2015

Get "flexible" on health spending. "My favorite tax tip I use, for myself and for many clients, is the $5,000 [Flexible Spending Account] on the earner who makes less than the Social Security earnings limit," says Damian Rothermel, a certified financial planner at Portland, Ore.-based **Rothermel Financial Services**. "For example, if my wife makes $50,000 and I make $150,000, she should have the $5,000 taken from her benefits package." That move completely avoids federal taxes regardless of who takes it, as long as spouses use it for qualified health expenses.

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Excerpt from BUSINESS NEWS DAILY A guide for startups & small businesses **and reposted on** YAHOO!

10 Common Money Mistakes to Avoid

By Chad Brooks, BusinessNewsDaily Contributor | November 8, 2012

Retirement planning
While the population is beginning to live longer, certified financial planner Damian Rothermel still sees many people planning their retirement based on living only until age 90.

"This is probably too short of a timeframe, as many individuals live longer," Rothermel said. "The concern is the plan put in place may not last as long as the client lives."

Excerpt from BUSINESS NEWS DAILY A guide for startups & small businesses

3 Retirement strategies to deploy before you're 60

By David Mielach, BusinessNewsDaily |Tue, Jan 28 2013 at 12:14 PM

"Social Security itself is a very critical component of the retirement income," said Damian Rothermel, owner of Rothermel Financial. "The fact that it is guaranteed, the fact that there is an inflation adjustment and [that it is available] as long as people are living, [means] these numbers can be very important in how people make their decisions."

Rothermel says the longer a person can wait to start collecting retirement, the better off they will be. However, people must take a number of factors into account before starting to claim Social Security benefits.

"I think it is important for someone in their 50s to look at how Social Security will be a foundation of their retirement income, because you can then plan the assets of your retirement," Rothermel said.

"Typically, the longer you wait [to begin taking Social Security], the better off you will be … Every year you wait taking Social Security, you are getting a raise in Social Security income until your full retirement age. But don't wait until after age 70, because that is the max you can get, and if you are going to claim a spousal benefit, [these benefits] stop growing at age 66."

However, Rothermel cautioned, even though people are living longer and longer, "some people cannot afford to wait because they need the money."

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Excerpt from Fiduciary News

A Better Way to Help 401k Investors Choose Among Options

By Christopher Carosa, CTFA | November 6, 2012

Damian Rothermel of Rothermel Financial Services, LLC in Portland, Oregon likes to break retirement planning up into five year increments bounded by an "Emergency Fund" on the short-term end and, on the other end, classifying everything beyond 15 years as "Long Term Growth."

Excerpt from nerdwallet

Planning for Income in Retirement

By Arthur Comings | January 31, 2013

One Advisor's Strategy

Once Damian Rothermel, a Certified Financial Planner in Portland, Oregon, has taken note of a client's assets, needs, and obligations, he creates a series of "buckets" to contain assets that will be invested to ensure a reliable income stream for a procession of five-year segments: five, ten, fifteen years, etc. – plus a couple of extra buckets for emergencies. Particularly for clients with a confusing variety of assets and a simple desire to live comfortably into advanced old age, this segmenting of assets lets the client understand how each one is contributing to the overall picture, keeping the less-exciting (but reliable) assets close at hand while pushing the riskier ones off at a distance where they have time to survive the ups and downs of the market without imperiling the client's current lifestyle.

"Say for the first five years of retirement we anticipate the client will need $20,000 per year," explains Rothermel. "I want to make sure that $100,000 is set aside, and I modify her assets' current value to account for inflation, growth, and time elapsed to ensure that we meet that number. I then put her other assets into buckets for years 6-10, 11-15, etc. The investments in each five-year bucket typically move up the risk ladder because we have more time on our side. I also earmark dollars for specific purposes such as an emergency fund, health-care expenses, and a vacation fund."

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Excerpt from Fiduciary News

Experts: 3 Common Investor Mistakes All Retail and 401k Investors Should Avoid

By Christopher Carosa, CTFA | October 23, 2012

Indeed, goals should be tied to something more tangible, such as paying a set amount in expenses, making specific purchases (for example, buying a car or a house), paying college tuition or living a comfortable retirement to name just a few. "Many investors do not define the purpose of their accounts," says Damian Rothermel of Rothermel Financial Services in Portland, Oregon.

Excerpt from The Street Network TS **and reposted on** YAHOO!

5 Retirement Savings Strategies for 2013

By Scott Gamm | February 12, 2013

1. Start with the basics

"Maximizing contributions to a 401(k) up to the company matching provision is the first step for any retirement accumulation plan," certified financial planner Damian Rothermel says. Any money your employer matches is essentially "free money."

2. How much to invest

If you're unsure in which account to invest more money in, Rothermel suggests a balance: "If you are in a higher tax bracket and anticipate being in a lower one in the future, you should max the 401(k) first and then the Roth IRA. If you are in a lower tax bracket, consider maximizing the Roth IRA as the second step and then increase your 401(k) contributions if you have additional funds you would like to save."

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Excerpt from Fiduciary News

The Choice 401k Investors Must Make Before They Choose

By Christopher Carosa, CTFA | November 20, 2012

Damian Rothermel of Rothermel Financial Services, LLC in Portland, Oregon is a firm believer of the Assigned Asset Method, assigning multiple "buckets" to different time frames. He has three issues with the Total Return Method. "First," he says, "the clients may panic in times of high volatility or negative performance and they want to make significant changes to their allocation to protect their investments and then miss out on any recovery period. Second, the Total Return method usually relies on taking 3% or 4% assuming the investor will have 25 to 30 years in retirement but what if the investor lives longer? The third issue, as most investors age they typically want to take less risk. This can also create major problems if there are not enough assets to continue to draw down."

Excerpt from HomeFinder.com

Prepping for Tax Season: What Real Estate Agents Need to Know

By Deanna Lawley | February 21, 2013

5.) Maximize your retirement contributions: This may reduce your tax burden if you're a self-employed real estate agent. An SEP (Simplified Employee Pension) IRA is very flexible in making contributions one year to the next; you can contribute up to about 20% of your income capped at $50,000 for 2012 and $51,000 for 2013. For more deductions and savings, using a Solo Defined Benefit Plan and a Solo 401(K) can allow over $100,000 in contributions, according to Damian Rothermel (Certified Financial Planner®, Rothermel Financial). *Please note:* Like many retirement plans there are a number of details to each plan that have to be followed or the deductions will not be allowed.

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Excerpt from FOX BUSINESS

Should Retirees Finance a Car or Pay Cash?

By Margarette Burnette | October 11, 2013

Baby boomers should carefully think about each possible scenario before making a large car purchase. A mistake could put their retirement plans in jeopardy, says Damian Rothermel, a Certified Financial Planner professional in Portland, Ore. "Buying a car and figuring out how to pay for the car should take into consideration a number of factors," he says.
… But according to Rothermel, a drawback for seniors using cash savings to purchase a car would be giving up cash that's needed for their golden years. "Don't take out money that is being earmarked for retirement," he says.
Taking even a small part of this amount to pay for a car could crush retirement plans, Rothermel says.
… But Rothermel says that auto owners also should consider the psychological benefits of buying a car outright.
"If the (alternative) investment is only earning a low interest rate, then I would just pay cash and be done with it," Rothermel says. "The main benefit by far is to be debt-free."

Excerpt from LenPenzo.com

Critical Business Success Secrets From 5 Tuned-In Financial Advisors

By Mikey Rox | February 2016

CFP Damian Rothermel, on the other hand, has a different approach to financial success. He recommends paying more attention to asset designation instead of asset allocation.He breaks those terms down for the rest of us laypeople."Instead of looking at all of their holdings as one big basket of money, I want my clients to look at smaller baskets of money that have a specific purpose," says Rothermel. "I usually recommend an emergency fund, a short-term income, a mid-term income, a long-term income, and finally a long-term growth basket; having funds designated for specific needs helps us find suitable products for the goal and allows my clients to know not just what they're investing in, but also why they own a particular account and what events in the future may cause us to make a change."

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Excerpt from LEARNVEST

9 Things You Probably Didn't Know About… Financial Aid for College

By Alden Wicker | March 21, 2014

The earlier you send in your FAFSA, the better.
The form usually comes out on the 2nd or 3rd of January each year, and that's precisely when you should consider filling it out, so you can potentially get to the front of the line for nabbing a piece of the financial aid pie. Why, you ask? It's simple: There's generally more money to give away at the start of the financial aid application season. "So you need to be organized," says Damian Rothermel, a CFP® who specializes in college funding. "If you're not in the front of the line, you typically have to be a better prospective student to get the same amount of money."

Even high earners may qualify for aid.
Yes, you should fill out the FAFSA if you earn more than $100,000 a year. "You might still be able to get colleges to give you money depending on how attractive the student is," says Rothermel. It just takes a little planning, which should ideally start a couple of years before your kid heads to college.

"There are certain types of accounts that are not favorably looked at for calculations because the school expects you to use the money for college," Rothermel says. Depending on your age and when your child is going to school, retirement accounts, education accounts, real estate, stocks, bonds and mutual funds all have their pluses and minuses when it comes to filing for aid, so it's best to consult with a financial professional who specializes in college planning to help determine your financial aid eligibility—and how to maximize it.

You may be able to negotiate your financial aid package.
… And once you get a financial aid package from a school, "you can always appeal your award letter from the college and ask for more," he says. "If they say they'll give you $10,000, you might say, 'Well, I want $15,000.' They may not go up that high, but they may work with you."