

# Solar Should Be Part of Your Retirement Plan



As we all know, utility bills are one of the worst bills to have after you retire or even before you retire because they change.

I recently sat down with local business owners, Kelly Shawhan and John Almond, to talk about saving for retirement and how to set yourself with the fewest expenses when it comes time to retire. The solution is simple, and it might surprise you.

Kelly Shawhan is a former Marine Captain and graduate of Miami University of Ohio with a degree in business. Kelly and his good friend and business partner, John Almond own local solar company, Semper Solaris. John has been working in sales and operations his entire professional career. You might be wondering what retirement planning insights two owners of a solar company can offer. I was too.

John starts by explaining how he and Kelly got into the solar business. "Kelly and I met at a company together. They brought solar on as a product line and we thought, this is fantastic! It's green; everyone is into it! We decided to start our own company, and we've become one of the fastest growing solar companies in the entire nation!"

Going solar is an easy way to cut down on your utility bills immediately, but it also has substantial long term benefits. One of the smartest decisions anyone can make is putting together a well rounded retirement plan. Surprisingly, solar is one of the easiest ways to slash your expenses during your retirement years. Kelly says one of the things he hears most often in homes is people wanting to get rid of their bills when they retire. He says, "They're working hard to pay off their mortgage before hand, and for a lot of retired people that's their retirement goal or at least to get it way down. They're trying to get cars that don't have payments on them. You know they're really looking towards that last bit before they retire, and one of the things they don't want to have is a utility bill. As we all know, utility bills are one of the worst bills to have after you retire or even before you retire because they change. So you can't count on what it's going to cost. They want to have fixed costs or no costs if they can. There's one thing about an electric bill. It's not a fixed cost because it's constantly changing. It's constantly going up. Who knows what it's going to be in 10 years. Historically in 10 years it'll be up quite a chunk. So a lot of people are trying to take that unknown out of their life, and the best way to

take an unknown, which is a utility bill, out of your life is to put solar panels on your roof because the cost of the solar panels is going to be a given. Budget for that and you're set. Then go back to worrying about other things that are unknown, but you can finally take the utility bill out of your budget as an unknown quantity. Then worry about how long you want to run your air conditioning. You're going to be home during the day. If you want to run that air conditioner during the day then how much is that going to cost? Right now you might only be running it in the evening. A lot of people want to take that out of the equation and not worry about it."

John has personal experience watching his parents reach retirement, and it's one of the reasons John and Kelly are so passionate about helping people cut their utility bills.

**One of the things that solar can do for a retired couple is fix the cost, and perhaps even let them use more electricity than they were previously able to afford.**

"My father was a pilot in the U.S. Navy, and then he went on to work as an investigator for the department of defense. My mother was a schoolteacher. At some point people like that retire, and for the most part they're going to get a retirement from their career. Now there may be some component of that retirement that allows for a cost of living increase but as we all know, it's probably not going to keep up with how things go up in price. One of the things that has gone up in price exponentially is the cost of electricity. One of the things that solar can do for a

retired couple is fix the cost, and perhaps even let them use more electricity than they were previously able to afford. You can think about a person that's retired living in a part of the county that's hotter than average. Maybe 10 years ago they could run their air conditioner, but now they're not able to run their air conditioner because they can't afford the bill. Going solar gives a retired couple the ability to control how much money they're going to spend on electricity, to know what it's going to cost every month. Then they can make a budgeting decision if they want to run their air conditioner or if they want to use electricity for another purpose. They don't have to worry about being gouged by the electric company. It gives them a lot of freedom to enjoy their retirement and plan their finances."

In Southern California it makes a lot of sense to go solar. The electric rates are some of the highest in the country and it doesn't seem like that's going to stop any time soon. Historically the rates have risen somewhere around 7% a year for a very long time. Going solar allows you to take back control of the situation. You're taking the same money and buying something with it in addition to the electricity. When you buy electricity from the power company you're going to pay for the power, but once you've used it there's no residual value. That's why the message to go solar is so powerful. You're not only buying electricity for a lower rate, you get the power plan. Once it's paid for, your electricity is paid for decades.

Whether it's lowering your electric bill, adding value to your home, not having to worry about when to run your air conditioning, or saving for retirement, everybody can benefit from solar in a substantial way. For no money out of pocket it's, as John likes to say, "a mathematical no brainer."



"Our highest bill since the solar panels were installed was \$12, woo hoo!" Shawn & Rick from Ramona, CA.

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