

Are you ready for retirement?

Review this checklist to see where you stand.

When it comes to the next phase of your life, the earlier you prepare, the better off you'll be. Just like planning a wedding or building a new home, there are a myriad of issues to consider, and our team is ready to help you navigate all the decisions.

You will want to ensure you have the income, resources and safety nets in place to help provide a comfortable life for both you and your loved ones. To see how ready you are for this step, review the retirement readiness checklist below.

Lifestyle *Do you know what you want to do in retirement? Select all that apply.*

- | | | | |
|---|---|--|------------------------------------|
| <input type="checkbox"/> Keep doing what I am doing | <input type="checkbox"/> Start a new career | <input type="checkbox"/> Work part time | <input type="checkbox"/> Volunteer |
| <input type="checkbox"/> Travel | <input type="checkbox"/> Go back to school | <input type="checkbox"/> Start a new hobby | <input type="checkbox"/> Other |

Spending *Do you know how much you'll need for living expenses when you retire?*

- I know what my monthly essential expenses will be: \$ _____
- I know what my monthly extra expenses will be: \$ _____

Working *Do you have a contingency plan if you can't work as long as you intend to at your current position?*

- Yes: _____
- No

Income *Where will your monthly retirement income come from?*

- | | |
|---|---|
| <input type="checkbox"/> Work \$ _____ | <input type="checkbox"/> Assets \$ _____ |
| <input type="checkbox"/> Pensions \$ _____ | <input type="checkbox"/> Insurance \$ _____ |
| <input type="checkbox"/> Social Security \$ _____ | <input type="checkbox"/> Other (inheritance, etc.) \$ _____ |

Estate *Which essential documents do you have in place to ensure your wishes are carried out if something were to happen to you?*

- Will Guardian Executor
 Trust Power of attorney Living will/medical power of attorney
-

Benefiting Others *Are you planning on providing for others during your retirement or after you're gone?*

- Inheritance
 College fund for children/grandchildren
 Gift to charitable organization(s)
-

Are you prepared? As you can see from this checklist, there are many decisions and tradeoffs to consider. The more boxes you have checked, the better positioned you may be for a confident retirement. If you have a lot left to do, the process does not have to be painful.

Contact me for a step-by-step process to help you design a plan that addresses all of your needs and wants to get you retirement-ready.



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