

SEVEN QUESTIONS

YOU NEED TO ASK TO BUILD A WORRY-FREE INCOME FOR LIFE



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EXCERPT FROM
"THE ALL-WEATHER RETIREMENT PORTFOLIO"
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CHARTING YOUR COURSE

Planning for retirement can be overwhelming. *It doesn't have to be.*
Use these questions to take stock of where you are now and how much you need to do to reach your goals.

01

How much are you starting with?

Add up your CDs, annuities, investment accounts, IRAs, pension and other retirement plans - all of the assets that will be used for your retirement income.

02

How long do you want your money to last?

Life expectancy depends on many factors including where you live, family medical history, your health, and your ethnicity. There's a better than 50:50 chance that you will outlive your income. You should plan to have an income to support you through your 100th birthday.

03

How much do you want to end up with?

Would you like to leave some money behind? The best thing you can do financially for your kids is make sure they don't have to support you. Plan to end up with enough so that if you live longer than you expect, you'll still have enough money to be comfortable.

- 04** **How much return will you get on your investments?**
Blend different types of investments to create an efficient portfolio - one that maximizes your expected return while taking on the least amount of risk.
- 05** **How much risk should you take on?**
Once you begin taking money out of your retirement fund, it becomes more sensitive to the volatility of the market. A sudden downturn in the value of your investments can have a much bigger impact on you in retirement than it would have while you were putting money in - especially if that downturn happens in the first five years after you retire.
- 06** **Will my income keep up with inflation?**
Your dollars will probably buy less as time passes due to the impact of inflation. It's a hidden factor that can blindside you if you don't plan accordingly.
- 07** **How much do you want to take out each year?**
Make an informed decision about how much you'll take out in your first year of retirement and adjust it annually to accommodate a rising cost of living so you can enjoy your retirement without sacrificing your peace of mind.



Investing for income is different than investing to accumulate. These seven simple questions cover the key issues you need to consider as you plot your course for smooth sailing throughout your retirement.

If you would like a complimentary consultation with your own retirement guide, contact us today.



Your Guide on the Path to Retirement



If you're ready to get started on the path to retirement, we are happy to schedule a complimentary consultation with one of our CERTIFIED FINANCIAL PLANNER[®] professionals.

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