



Pre Earning and Pre-retirement Years Age: 50-62

Milestones

- ▶ Children move out
- ▶ Aging parents might require more care and assistance
- ▶ Highest earning years of career
- ▶ Make Catch-up contribution to 401(k) and IRA if needed
- ▶ Develop retirement income plan with the help of your advisor

Questions for your advisor

- ▶ When Can I retire and What will replace my paycheck?
- ▶ How can I estimate the cost of health care and LTC?
- ▶ How can I get most out of my SS benefit ?
- ▶ What are the rules about my company benefits as I transition into retirement?

Early retirement years

Age: 62- Early 70s

Miles Stones

- ▶ Travels and Hobbies
- ▶ Transition from a retirement savings plan to a spending plan
- ▶ Regular review of financial plans for inflation and market changes
- ▶ Eligibility for Medicare

Questions for your advisor

- ▶ How do I make my savings last?
- ▶ Is my investment mix organized to generate the income I need in retirement?
- ▶ What is the best way to manage inflation on expenses?
- ▶ How can I use Medicare to help pay for my health care needs?
- ▶ How Can I plan for the unexpected?



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