THE RETIREMENT CONTINUUM ™

Getting Ready to Retire	Retiring & Soon After	Living in Retirement	Later Life Issues
Quality of Life Issues			
Visualizing Retirement •Setting Goals & Benchmarks **Emotions** •Hope & Anticipation •Fear and Sadness •Excitement about the future **Do I have enough money?** •What will I do? Where will I live? •Hobbies & Interests **Health – Facing Reality**	**Who Am I Now?** •Depression/Death/Divorce: Real Risks •Discovering a New You **Health & Fitness Issues** **Hobbies/Interests** •Travel? •2d Career? •Consulting? •Volunteering? •Bucket List **Relationships and Family**	**Life's New Meaning** •Reality has set in •Career a Distant Memory •New Social Circles & Friends **Family, Health, Spirituality** •Getting Back in Touch •Mending Fences •Role: Grand/Great Grandparents •Church: Often Increasing Role •Sudden/Unexpected Health Issues	**Maintaining Independence** •Aging in Place •Driving •Exercise, Hobbies & Interests •Home Safety Modifications •Prevention of Injuries is Critical •Home and Community Based Care •Age-Based Health Issues •Age-Based Dementias **Family, Health, Spirituality** •Loss of Spouse, Friends
Quantitative (Financial Planning) Issues			
Expense & Budgeting •Forecasting a Budget •Identifying Debt Payoffs •Plan for Loss of Benefits •Misc. Needs – College, Family •Inflation Forecasting **Income Planning** •Pension and Survivor Options •Social Security/RR Retirement •Royalties, Rents & Other Income •Account Consolidations •Portfolio Design & Construction **One - Time Events** •Business Sales, Liquidity Events	**'Retirement Event' Execution** •Choose Pension Options •Survivor Planning (replace pension?) •Execute Social Security Strategies •401(k) & Ret Plan Rollovers •Employee Benefits Replaced •Begin Tax mitigation strategies •Begin Living New Cash Flow Model •Experience Retirement Portfolios •Parent/Extended Family Support? **One - Time Events** •Execute Business Sales •Receive Def Comps, Stock/Plan, etc	**Cash Flow Management** •Withdrawal Planning Strategies •Unplanned Expenses •Unforeseen Health Issues •Inflation & Market Impacts •Medicare & Supplements •Revisit Social Security Strategies **Portfolio Management** •Income Needs May Increase •Longevity Risk & Inflation •More Conservative Risk Tolerance •Required IRA Withdrawals •Effective Spend-down Strategies **Tax Mitigation Now a Priority**	**Rising Medical Costs** •Medicare Supplements •Long-Term Care Costs •Veteran's Benefits? **Compounded Inflation Impacts** **Survivor Planning** •Execute/Experience Survivor Plan **Estate Planning** •Estate & Gift Tax Minimization •Legacy Planning •Gifting Strategies •Philanthropy **IRA – Required Minimum Distributions**
Who Can Help?			
Professionals: Retirement Planning Specialists, CFP, CPA, HR, Insurance Specialists, Business Brokers, Business & Estate Planning Attorneys	**Professionals:** Life Coaches, Pastors, Support Groups, CFP, CPA, Business Brokers, Business & Estate Planning Attorneys	**Professionals:** CFP, CRPC, CPA Counselors, Pastors, Medicare Supplement Specialists, Medical Specialists	**Professionals:** CFP, CASL, CPA, LTC Specialists, Home Care Providers, Estate Planning Attorneys, Pastors, Home Modification Specialists, Senior Movers

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