



Planning for the New Retirement

Do You Know ... ?

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ON AN HOURLY, FEE-ONLY BASIS

By the time we are in our mid-30s, we should each be seriously thinking about what we want our life to be like in our later years and how we are going to make it happen. Planning starts best early and continues on through life. How prepared are you?

Do you know...

- ❖ What your ideal retired life looks like?
- ❖ How many years of retirement you might have?
- ❖ How much money you might spend in retirement?
- ❖ How much wealth will you need to support that spending?
- ❖ What your investment portfolio should look like now and in the future?
- ❖ Which of your investments should be held in your taxable account, your tax-deferred account, and your tax-free account?
- ❖ What is the best age for you and your spouse to begin collecting Social Security?
- ❖ What Social Security benefits you are eligible for due to a previous marriage?
- ❖ What decisions you will need to make regarding Medicare and how much complete medical coverage will cost?
- ❖ What financial resources you or your spouse will lose when widowed?
- ❖ How much money you might need to pay for assisted living or nursing home care?
- ❖ Whether and when you should convert your traditional IRA to a Roth IRA?
- ❖ When and how you'll take your Required Minimum Distributions?
- ❖ How inflation might reduce the value of your pension?
- ❖ Whether your will, health care directives, and account beneficiary designations are in order?
- ❖ Whether you and your heirs would benefit from a trust?
- ❖ How you could lessen the risk of running out of money before you run out of breath?

Retirement planning is a key focus of my work. Please contact me if you would like my assistance in answering any of these questions.