



Dear

Is your retirement plan stuck at a red light?

Successfully changing lanes from working life to retirement starts by making sure there's nothing in your blind spot. Knowing that, you'll have the confidence and peace of mind to answer life's most important questions, like "what am I truly passionate about?", "what's on my bucket list?", and "what do I want my legacy to be?" That's why we created the "Retirement Red Light Challenge". It highlights the most critical dimensions of retirement planning, learned over decades of helping people from every walk of life. And just like a red light you don't see until it's too late, failure to account for each "Red Light" in your retirement plan can have real, unintended consequences.

You've worked your whole life to get here. Take a moment now to ensure you're on the right track. Then ask yourself; does it make sense to explore plotting your course with the help of an expert?

# RETIREMENT RED LIGHT CHALLENGE



- Do you think you'll be able to retire on time?  
 No  Maybe  Yes
- Have you calculated how much income you'll need per month in retirement?  
 No  Maybe  Yes
- Do you know the most tax efficient order to access your retirement accounts?  
 No  Maybe  Yes
- Has your retirement income plan passed "Stress-Testing" for:
  - Continued increases in the cost of living
  - Market volatility
  - Interest rate fluctuation
  - Another recession
  - Longevity
  - Unexpected loss No  Maybe  Yes
- In the last 2 years**, have you completed an inventory of all household assets?
  - Do you understand how each will be taxed if accessed? No  Maybe  Yes
- In the last 2 years**, have you completed an inventory of all debts and liabilities?  
 No  Maybe  Yes
- Is your will, trust, and/or estate plan coordinated with a trusted advisor?  
 No  Maybe  Yes
- Does your advisor evaluate your risk tolerance each year and adjust your portfolio accordingly?  
 No  Maybe  Yes
- Do you understand all your options, and know the best for your situation when it comes to:
  - Social Security
  - Medicare
  - Long-term care No  Maybe  Yes
- Do you know exactly what you will pay this year in:
  - Management and planning fees to your advisor
  - Additional fees and expenses (internal expenses, annual fees, etc.)
  - Does the performance of your portfolio justify the ongoing annual cost? No  Maybe  Yes

## HOW DID YOU DO?

Red \_\_\_\_\_

Yellow \_\_\_\_\_

Green \_\_\_\_\_

0-4 Green Lights  
**We're here to help when you're ready to start planning.**

5-8 Green Lights  
**Great Start! Give us a call to help fill in the gaps in your plan.**

9-10 Green Lights  
**Doing Great! An expert can help you tie up any loose ends**

## NOW WHAT?

If you have any red or yellow lights and you'd like to discuss, give us a call.



