

HEALTH CARE PLANNING

- Prepare for long term care costs without getting long term care insurance.
- Find the best Medicare plan at the lowest cost for your family.
- Review your life insurance to see if we can enhance your benefits without paying any more into the policy.

ESTATE PLANNING

- Ensure your financial affairs are in order to reduce stress on your family.
- Have your Powers of Attorney completed in the event of an emergency.
- Ensure your family has funds for funeral expenses within 48 hours of a loved one passing.

TAX PLANNING

- Create a Tax Plan.
- Pay the least amount of taxes over your lifetime.
- Tax diversify your portfolio.

RISK ANALYSIS

- We will show you how much risk you're taking today, and ensure that you are comfortable with that risk.
- Review the fees you are currently paying.
- Make adjustments for better predictability and stability as you near retirement.

INCOME PLANNING

- Social Security – Are getting the biggest pile of money out of your family's Social Security benefits?
- Pension planning – What are your options for guaranteed income?
- IRA /401K, etc. – How/when should you distribute funds?

Why a Road Map?

A trip to the grocery store or a drive through familiar terrain doesn't usually require much in the way of maps or planning. However, when heading out on a major roadtrip through unfamiliar territory most people agree that some basic planning and foreknowledge of where you are going goes a long way toward making sure your journey is both safe and enjoyable.

It's the same when you start thinking about the road to retirement.

- *Where will you go?*
- *How will you get there?*
- *How much will it cost?*

By using our Safe & Secure Retirement Roadmap as your basic itinerary (and with a little help from our seasoned guides) you can begin your planning for what could very well be the most enjoyable journey of your life!



Visit safeandsecureretirement.com and get yourself started on the Right Road to Retirement!