

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 started on your own
Safe & Secure Retirement Roadmap!