

Slow and Steady to Retirement



1 TAKE THE FIRST STEP

A retirement plan, at its heart, is a path of the choices you make over time. Your goal is to live the life you want, look after the people you love, and give back to the causes that matter to you. Your choices will turn the wealth you have built into fuel for the next stage of your life.

Retirement planning is emotional, complex work. It's not easy to get ready for a future no one can predict. *But you don't need all the answers right away.* Start with your goals, and over time, more of the path ahead will come into focus.

2 PLAN FOR CHANGE

When you look at your goals, you'll have to answer the big question: *"Will I have enough to retire?"* To do that, you have to figure out what "enough" means to you. Look closely at your savings, lifestyle, goals, and obligations. Then, look at the "what-ifs."

A retirement plan must adapt to life's changes. You need to clearly see how unexpected events might change the path you and your loved ones will have to take. You might need to make tradeoffs to reach your goals - but knowing now means you can plan ahead with confidence.



3 EXPECT REAL ANSWERS

What's your FRA? When should you claim benefits from the SSA? How big is your RMD? Getting ready for retirement is hard work, **but it doesn't have to be confusing.** Working with an advisor shouldn't be intimidating, but we understand you don't know what you don't know.

You can't follow your plan if you don't understand it. And frankly, we can't stand all the finance buzzwords and acronyms either. We're here to explain anything, no matter how big or small, so you can get back to your retirement journey without missing a step.

4 BUILD MOMENTUM

You're in this for the long haul. Keeping pace with your retirement goals takes more than an eye on the market. To stay on track, **look for the choices you can control.**

The order in which you sequence withdrawals from your accounts, the age you choose to claim Social Security benefits, your lifestyle, and your exposure to taxes, can all greatly influence **how much of your wealth you will preserve for retirement.** Your journey to the finish line depends on how well you understand the impact of each of these decisions.



5 READY WHEN YOU ARE

It's never too late to start your retirement plan. There are no bad questions. **We know how much this matters to you.**

