



Retirement Planning

We will analyze your retirement needs through estimating retirement income and expenses, and we will illustrate possible savings and investment combinations to help you meet your retirement needs. Illustrations may be included that show the effect of changing your retirement age(s), income and expense amounts, as well as the timing of these amounts, pre-retirement savings period, and portfolio allocation.

For already retired individuals, this service analyzes the effect of changing income and expense amounts and timing, savings levels, and risk tolerance with the objective of maintaining financial independence. Specific topics that may be addressed:

- Analysis of retirement needs
- Early retirement analysis
- Alternative retirement analysis
- Estimated retirement cash flow
- Review income goal
- Review target goal
- Estimated retirement income
- Estimated retirement expenses and taxes
- Calculation of surplus / shortage
- Retirement funding alternatives:
 - Company Plans (i.e., Pensions, 401 (k) plans, profit sharing plans, money purchase plans)
 - Pay-out analysis
 - Calculation of benefit for client/spouse
 - Lump sum distributions for client/spouse
 - Taxes and expenses
 - Required minimum distribution
 - Survivor benefits
 - Rollover/transfer options
 - Private pension
 - Pension maximization
 - Pre-59 1/2 distribution
 - Individual Retirement Accounts (Traditional IRA, Roth IRA, SEP, SIMPLE)
 - Distribution options
 - Required minimum distribution
 - Taxes and expenses
 - Survivor benefit
 - Rollovers/transfers
 - Pre-59 1/2 distribution