

REINVENTING *Mi*RETIREMENT

achieving financial security to last a lifetime

Your QuickCheck: What to Think About and What to Look Into Before your Appointment

- Do you have adequate life insurance coverage for your age and financial circumstances, or does a dangerous gap exist?
- Do you have insurance that would replace your income in the event of a disability?
- If you were to die or become incapacitated, do you have the basic legal documents in place? A will and durable power of attorney are two important examples of ways to formally state your intentions in the event the unexpected happens.
- Do you have protection against the high costs of assisted care or a nursing home?
- Do you have enough saved to sustain you for what may be a 20 to 30-year retirement?
- Do you have a retirement income strategy that takes into consideration all your sources of income and tax consequences?
- Do you have a strategy to maximize your Social Security benefit? The wrong option could cost you hundreds of thousands of dollars.