***How Prepared are You For Inflation, Taxes, Market Volatility and No Paycheck?***

At 5 to 10 years from retirement, the steps you take now will not only influence when you can retire, but also the quality of your retirement. For the items below, identify where you need more information, have gaps or could just use a better one-size-fits one strategy. The best time to start retirement planning was twenty years ago; the second best time is today!

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| **INTERNAL** | |
| **STRENGTH or WEAKNESS?** | |
| 1. **Retiring “To”** (As Opposed to “From”) Planning 2. Balancing **Family Responsibilities** 3. Transitioning **from Pre-to Post-Retirement Shortfalls** (i.e. Financial, Personal) 4. Selecting the **Optimal Retirement Date** 5. Determining the **Adequacy of Retirement Savings and Positioning** (Asset Location) 6. Navigating **Social Security** Options 7. Making **Retirement Benefit** Choices (i.e. Pension, Stock Option) 8. Moving From **Full-Time Work (to Part-Time Work) to No Work** (i.e. Compensation, Responsibilities, Interests) 9. Transitioning **Health Insurance** Plans 10. Strategizing **Medicare & IRMAA** Coverage/Costs | 1. Creating a Sufficient **Emergency Cushion** 2. Navigating **Market Volatility & Aligning Assets** (Asset Allocation) 3. Crafting Retirement Income Strategies for **Efficient Asset to Income Conversion** (Withdrawal Strategies) 4. Navigating **Tax-Related Issues & Opportunities** 5. Considering **Relocating and Changing Residences** 6. Considering **Long Term Care** Risks/Needs 7. **Estate Planning & Asset Transfer** Concerns 8. Establishing Authority Through **Power of Attorney** Documents 9. Keeping **Wills, Trusts & Beneficiary Designations** Current 10. Preserving **Legacy** Wishes |
| **EXTERNAL** | |
| **OPPORTUNITY or THREAT?** | |
| 1. **Longevity** 2. **Taxes** 3. **Inflation** 4. **Market Volatility** 5. **Risks Embedded in Investments** 6. **National Debt** 7. **Medicare Changes** 8. **Social Security Changes** | 1. **Veterans Benefits Changes** 2. **Generalized and/or Biased Information** 3. **Death of Spouse** 4. **Gray Divorce** 5. **Inheritance** 6. **Technology Advances / Artificial Intelligence** 7. **Healthcare Advances** |