

ABCs of FINANCIAL FITNESS



Presentation 3: The Countdown to Retirement Starts Now

Discussion Questions

1. Have your retirement plans changed this year?

- a. Has your retirement date been pushed out or are you closer than ever to retirement? Any effect? Not just doom and gloom, have you gotten married, had a baby, been able to save more?

2. Push and Pull Levers

- a. What adjustments can you make?
 - i. Current spending and saving?
 - ii. Time Horizon?
 - iii. What you expect to spend in retirement?
 1. What are some ways you are planning on reducing expenses in retirement?
 - a. Housing Costs, Empty Nest, Moving to a No Tax State
 - iv. Bridge Work? Part time work that helps supplement your income so you don't have to pull out so much retirement savings.
 - v. Social Security
 1. Do you have a date that you plan to start. How will holding off a couple of years impact your social security payout?

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