

ABCs of FINANCIAL FITNESS



Presentation 6: Looking Beyond Social Security for Retirement Income Planning

Discussion Questions

1. **What age do you plan on taking social security?**
 - a. Before retirement, full retirement age or delaying?
 - b. Do you anticipate that it will be enough to cover all of your retirement expenses?
2. **What factors will go into how you decide when to take social security**
 - a. Your health – your families health history?
 - b. Retirement plans and expectations
 - c. Bridgework?
3. **In addition to social security – do you have additional retirement planning vehicles in place?**
 - a. Pension?
 - b. Annuity?
 - c. 403(b)?
4. **How prepared do you think you are for retirement?**
5. **Have you thought about health care expenses? How will you pay for these expenses?**

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