FOR MORE INFORMATION, CONTACT YOUR DEDICATED EDUCATIONAL RESOURCE TODAY!

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RETIREMENT READINESS

Preparing for retirement does not have to be a stressful process. The best thing you can do for yourself is to be prepared! Procrastination will only hurt you in the long run. Research has shown that starting to prepare for this milestone at least 5 years out leads to a much happier retirement.

ESTIMATE HOW MUCH MONEY YOU NEED TO RETIRE

Start to develop an accurate picture of how much money you are spending vs. the amount of income you will have each month. Make sure that you include variable costs such as vehicle repair or home improvements. If the number is not close to your current take home pay, start taking steps to close that gap such as increasing your savings or pushing back your retirement age until you are at a more comfortable number.

INVESTMENT DIVERSIFICATION

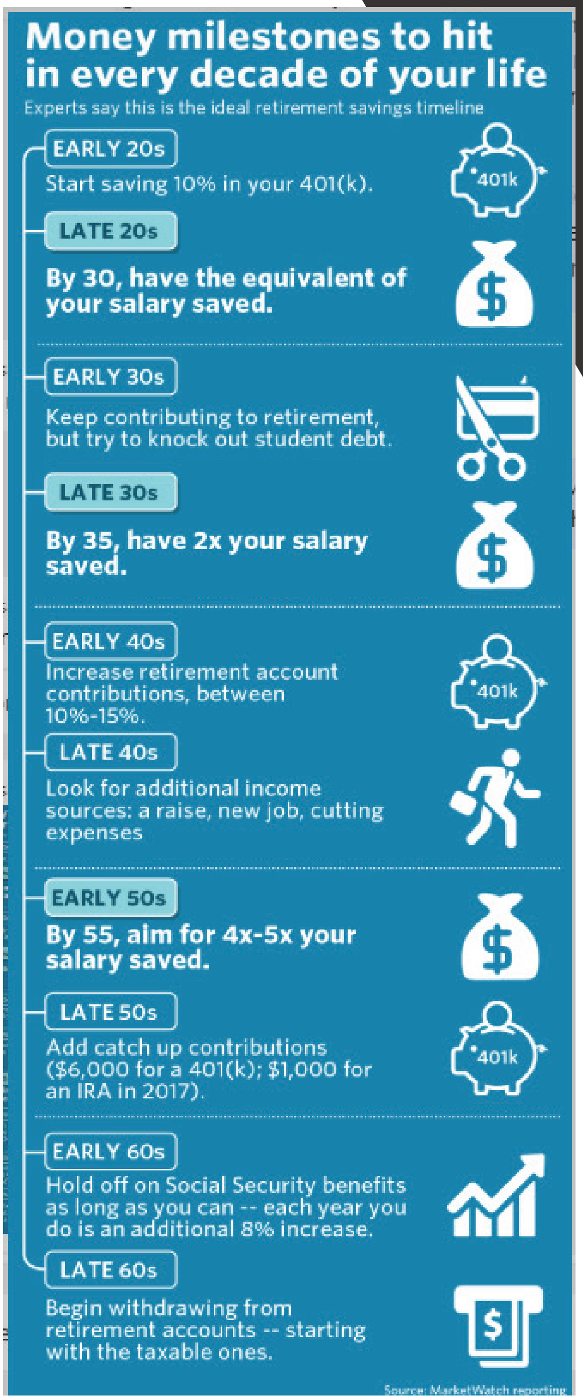
Make sure that you get advice or spend time learning what investments will achieve the rate of return you need at the risk level you are comfortable with. This will increase the odds of your money lasting through your life expectancy.

INCREASE CASH RESERVES

Make sure to set aside extra cash while starting the process of applying for pensions and social security or withdrawals from your retirement plan. It is a good rule to have at least 3-6 months of expenses set aside in the event that not everything moves as quickly as you plan.

EDUCATE YOURSELF

Your financial advisor is an excellent tool to access during this time. Hunter Nighbert can offer guidance or answer any retirement questions.



IMPORTANT DISCLOSURE INFORMATION

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