Just Starting Out…
Transitioning Towards Retirement…
Just retired…

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The character of retirement has changed drastically over the last several decades. Very few people can count on a guaranteed monthly pension. Now, the majority of us are completely responsible for creating an income stream that will be there no matter how long we live. Couple that with stock market volatility, fluctuations in the tax rules and schedules, and lowering returns on CDs and bonds, and long range retirement planning becomes more complex. If you make the wrong decision you could run out of money.

While many may think it is relatively easy to invest and build a portfolio, the transition from accumulation while working to distribution can be quite complicated. What if you are offered early retirement? When should you start taking money from your IRAs? Should you convert to a ROTH IRA? What about potential long-term care expenses? Do you still need life insurance and, if so, how much? How and when should you claim social security? How WILL you create an income that you will not outlive? Have you considered inflation, rising living expenses?

Each person's situation is unique. The advice and financial plan should be the same. Quite often, financial mistakes during retirement can be difficult to repair. Work with someone who is knowledgeable and experienced in retirement and estate planning, who takes time to get to know you before making recommendations.

Whether you are already retired, contemplating retirement in the near future, or it is still a distant goal, let's have a conversation.

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