



"Build & maintain YOUR TREASURE CHEST with us!"

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“Playbook for retirement planning procrastinators”

Each and every day, 50-somethings come to the realization that not only is retirement merely a decade or less away, but also that they are not as financially prepared for their golden years as they had hoped to be. Too many middle-aged Americans are approaching retirement without a nest egg to speak of – concerning to those intending to maintain the same standard of living they had prior to retirement.

For those with relatively little time to gain their financial ducks in a row before retirement is upon them, Hank Parrott, a senior financial coach and Certified Retirement Financial Advisor, offers five approaches for late retirement planning success:

- **Take Stock.** Assess where you are financially. What is your current income? What are your current expenses? What assets do you have and what, if any, debt?
- **Dig deeper.** Attempt to identify income-generating opportunities and potential risks. How can you eliminate any debt as quickly as possible? Do you anticipate any major increases or decreases in income or expenses? Are there any specific medical issues to deal with and/or plan for?
- **Forecast.** Look ahead to where you intend to be, based on your current path or plan. What can you count on in 10 years? Will you have pension, Social Security other income and, if so, how much? How much income will be needed from investments to cover living expenses and when?
- **Develop a financial game plan.** Discern what available investment vehicles will improve the likelihood of having the lifestyle you desire with the least amount of risk. What is the minimum amount of return on investments necessary to attain your goals?
- **Pull the trigger.** Once you have developed a solid financial game plan, implement those strategies as soon as possible and stay the investment course. With just 10 or fewer years until retirement, time is of the essence for older boomers.

Call or Email Chris Cooper today for a free one hour Retirement Plan Evaluation!!