

Conversation Starters for Retirees

HOW DO YOU LOOK AT YOUR ASSETS?

- We want to live on what we have and not worry about running out of money during our lifetime. We are not concerned about what we leave to our kids.
- We aim to live on the interest and growth of our assets during our lifetime. Afterward, we want to efficiently pass on the principal to our children.
- We are confident that we will not deplete our assets during our lifetime, and we would like to leverage our resources for our heirs or leave a legacy in the community.

HOW COMFORTABLE DO YOU FEEL ABOUT THE FOLLOWING?

- We have the best possible strategy in place to ensure a secure retirement.
- We have a disciplined budgeting strategy for our retirement spending.
- Our investment strategy was developed with all our financial needs in mind and is current.
- We are confident that our investments are properly diversified and are suitable for achieving our short, mid, and long-term goals.
- Our investing and saving strategies are as tax-efficient as possible, both now and in the future.
 - [Click here to view the Tax Triangle](#)
- We are confident that we have sufficient income or assets to cover any long-term care needs for either or both of us.
- We are confident that we have enough assets and life insurance, and we believe we have taken all necessary steps to ensure that as much of our estate as possible goes to our heirs.
 - [Click here to access a life insurance needs calculator](#)

HOW DO YOU FEEL ABOUT

- Your ability to handle day-to-day tasks around the house without your spouse?
- Your spouse's ability to handle day-to-day tasks around the house without you?
- Your organization of your financial affairs?
 - Are your wills and estate documents up to date?
 - Does your executor/executrix know where they are located?
 - [Click here to view the estate planning questionnaire](#)
 - [Click here to view the estate checklist](#)

