

Conversation Starters for Retirees

WHICH WAY DO YOU LOOK AT YOUR ASSETS?

1. We want to live on what we have and not run out of money during our lifetime. Not worried about what we leave to the kids.
2. We want to live on the interest and growth of what we have during our lifetime. Then we want to leave to the kids the principle in the most efficient manner
3. We feel quite sure we will not run out of money during our lifetime, and we would like to Leverage up our money for our heirs or to leave a legacy in the community.

HOW COMFORTABLE DO YOU FEEL ABOUT THE FOLLOWING?

1. We have the best possible strategy in place to help ensure a secure retirement.
2. We have a disciplined budgeting strategy in place for our retirement spending.
3. Our investment strategy was developed with all our financial needs in mind and is completely up to date.
4. We feel sure our investments are properly diversified and that they are the right vehicles for helping to achieve our short, mid, and long-term goals.
5. Our investing and saving strategies are as “tax smart” as possible as they can be for both today and into the future.
6. We are confident that we have sufficient income or assets to cover a Long-Term Care need for either or both of us.
7. We are confident that we have enough assets / life insurance.
8. We know we’ve done all we can to ensure as much of our estate as possible goes to my heirs.

HOW DO YOU FEEL ABOUT:

- Your ability to handle the day-to-day tasks around the house without your spouse.
- Your spouse’s ability to handle the 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/trix know where they are?

NOTES: