

Just 18% of American workers are “very confident” in their ability to retire comfortably. ¹Those who have a retirement plan are remarkably more confident.



Where are you in your retirement planning process?

Let's find out.

Editorial Content for Retirement Planning

Intro: Planning For Retirement Can Be Simple...

- ...but not easy. There are different and competing parts
- Many unknowns for your future which can lead to fear
- We break your retirement plan into 6 components

Date: 2/26/18

When Will Your 8,000 Days Begin? Setting a Retirement Timeline.

- How will you spend your time on day 4,567 of retirement?
- Many transition into retirement based on age
- Our process starts by defining your timeline

Date: 3/12/18

Where's Your Retirement Paycheck Coming From and Who Signs the Check(s)?

- Do the math. How much income do you need?
- Categorize your expenses; needs, wants and wishes
- The gap needs to be filled by you and your savings

Date: 3/19/18

What's "Your Number"? Know Your Lump Sum Savings Need

- Many simple online calculators that don't consider changing variables like inflation, rates of withdrawal, and taxes
- Make appropriate assumptions to calculate your lifetime need, over time

Date: 4/2/18

Making the Savings Trade-Offs and Determining "Where" to Save

- Considering these other variables, are you saving enough to reach your goal?
- Consider "where" to save based on taxes and accessibility by age

Date: 4/9/18

How Should I Be Invested? Our Three-Bucket Theory.

- Make realistic assumptions on return over time.
- Regardless of your risk profile, figure out what you "need" to be making
- Our three-bucket theory allocates savings with different

Date: 4/23/18

Retirement Planning: Keep The Main Thing The Main Thing

- You now have a baseline plan, but things will change. Review over time.
- Keep your goals and needs front of mind at points of inflection in your life.
- Tools (and advisors like us) exist to help review your plan over time.

Date: 5/7/18

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