

Are You Dreaming or Dazing? A Guide to Creating a Fulfilling Retirement

How do you start turning your retirement dream into reality?

A good first step is to organize your thoughts so that you can build a clear vision of what you want your retirement to be. Begin to clarify your thinking by answering the following questions. The answers will help you identify where you might need more thought and planning.



Ask yourself these questions:

➤ Where will I live?

- Do I want to move?
- Should I downsize?
- Can I keep up with home maintenance?
- Will I be close to the activities I want to pursue?
- Are medical facilities nearby?

➤ What will I do?

- Do I want to work either full-time or part-time?
- Are there volunteer jobs I'd like?
- Will my friends be available during the day?
- Will my hobbies keep me busy enough?
- Will I miss the social aspects of working?
- Could I end up with too much time on my hands?

➤ What are my current expenses and how will they change?

- What specific costs may increase or decrease, and by how much?
- Have I created a retirement budget?
- Will my assets last long enough?

➤ How much money do I have?

- What's the status of my potential sources of savings and income?
- Am I contributing enough to my retirement account?
- What are my social security options?

➤ What are likely health-related issues?

- How many years will I be in retirement?
- Will my medical coverage premiums and out-of-pocket costs go up?
- When should I enroll in Medicare?
- Might I need long-term care at some point?



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RCS-4132-33265