



Start Planning Your Retirement Now!

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As Americans approach retirement age, the anticipation of reaping the rewards of their retirement planning in luxury and safety is at the forefront of their thoughts. Couples, who worked hard to raise their children, build a business or a career are ready to relax with friends and family, travel to new places, volunteer, and do what they want to do when they want to do it.

However, constructing a joint retirement plan for a retiring couple is challenging as the needs and wants of two people may not always have the same direction for retirement. Naturally, the key to a couple's happy retirement is clear communication that often leads to an excellent plan.

Couples who plan their retirement with a financial professional present the financial planner with a distinctive set of challenges – to accommodate disparate lifestyles, with compromises from both spouses, how much money do they need for a comfortable retirement?

Some of the key questions that gets the decision-making process started include:

1. Do you want to downsize to a smaller home?
2. Do you want to move to a new city?
3. How does each of the couple feel about using home equity for income?
4. Does either spouse want to work part-time in retirement?
5. Is either spouse, or both, willing to delay retirement by a few years?

By putting questions such as these to a couple, financial professionals put out in front the most important question about retirement; when do want to retire?

Almost daily, Americans face a barrage of news and sad stories exclaim-

ing that almost no one is ever going to retire comfortably. They are untrue! Fortunately, your financial advisor can tell you countless true stories of successful retirements, where dreams do come true. The one common denominator for a successful retirement is early planning.

Financial professionals help their married clients work towards their future retirement by:

- Helping them understand how Social Security works, work with them explaining how Social Security pays for early retirement, on-time retirement and delayed retirement.
- Helping them compare anticipated expenses (comfort and required) against all anticipated retirement income to uncover any gaps and make a plan to close it.
- Working with a couple on a distribution/withdrawal of income schedule. By pre-planning asset distribution and withdrawal, it might be possible to extend the life of certain of your benefits, gain the possible gains of compounding growth, and methodically raise your retirement income for when you need it.
- Introducing couples to financial products that can provide payments for life, or for the life of the surviving spouse protection for unexpected events.

It is never too early to begin planning for retirement, but, if you put it off long enough, it might be too late.

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