



Important Questions to Ask Before Retiring

Based on my current financial needs what is the proper mix of stocks, bonds and cash in my investment portfolio?

What are all my sources for retirement income?

What will my monthly expenses be in retirement?

How can I ensure I won't run out of income in retirement?

Will I need or want to work part time?

How much debt am I going to carry in retirement?

Should I downsize my home?

Where am I going to live and what is that area's standard of living?

Will my children or grandchildren require financial assistance?

As I withdraw money from my retirement accounts where should I start?

Ex. Traditional IRA vs. Roth IRA?

Is an immediate income annuity right for me?

When should I begin to draw on social security benefits?

When should my spouse begin to draw his or her social security benefits?

I have the opportunity to roll over my pension into an IRA. Should I?

Since I am leaving my job should I move my 401k?

What is the earliest I can withdraw money from my retirement accounts without penalty?

When must I begin to withdraw money from my retirement accounts?

What should I expect from my financial advisor? What services does he or she provide?

What am I paying for the management of my retirement investments?

What is a reverse mortgage and should I consider one?

Will I need to consider long term care insurance?

What end of life legal documents (Will, Living Trust, etc.) should I consider?

Do I wish to leave my children or grandchildren an inheritance?

Do I wish to leave any money for any charitable causes or university endowments?

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