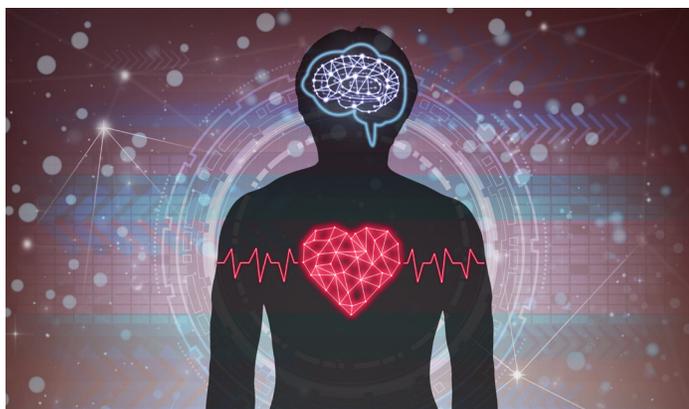




# WHEN PLANNING FOR RETIREMENT, LISTEN TO YOUR HEAD AND YOUR HEART

Planning for retirement can be overwhelming. Often times, retirement planning is reduced to numbers. How much will I need? What will my annual expenses be? What are the tax implications of my distribution options? How much should I be saving each month? What impact will investment returns have on my nest egg? What will my Social Security benefits be?



In the spirit of Valentine's Day, perhaps it's time to take a step back from the numbers and listen to your heart. Forget accumulation goals, income requirements and monthly savings amounts for a moment. Instead, picture a perfect day in retirement, and quickly jot down responses to the following questions:

- When I wake up in the morning, what's the first thing I see?
- Who do I spend the day with?
- What is the pace of my day like? Busy and energetic? Calm and relaxed?
- What is my favorite part of the day?
- Where do I find the most joy and fulfillment?

Review your answers to these questions, and try to experience the emotions of that perfect day in retirement. Then, take a step back and incorporate some more concrete details, being careful not to let your mind travel to the numbers. Consider:

- What is your #1 priority? (Ex. Spending time with family? Traveling? Pursuing a hobby? Giving back to your community? Providing a legacy for loved ones?)
- How do you stay mentally and physically active?
- How do you describe your overall lifestyle?
- What else is important for you to achieve?
- Ideally, where would you like to live?

Now, let your emotions and vision for retirement guide your planning. What can you do today to help improve your future outcome? For example, is an expensive car part of your long-term vision? If not, maybe you can save on that purchase to get you closer to your retirement goals. Does your retirement dream include owning more than one home? If so, focus on paying down your current mortgage to allow more flexibility for purchasing a second residence. And, determine where you would like to purchase your second residence. Do you wish to leave a legacy to loved ones or a charitable organization? Consider incorporating trust and estate planning into your overall plan.

Numbers are important, and you need to use your head to plan for the future. But, what are you planning for if not to achieve your retirement dreams? As you set goals for retirement, try not to get too wrapped up in the numbers. By listening to your heart and setting goals related to your desired lifestyle, you'll be better able to remain focused on retirement planning.

And, don't forget that your wealth advisor is here to help with your financial plans for retirement. Be sure to communicate your goals and wishes, and let your advisor help you develop a plan to achieve them.

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