



60s

Consider your retirement spending strategy

Analyze pension & Social Security benefit options

Review your health and plan for healthcare expenses

Research other options if you can't afford to retire

Begin a legacy planning process



70s

Start withdrawals from traditional IRAs at 70½

Start Social Security benefits at 70 if you delayed them

Update your legacy plan

Where are we Financially?



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dream, grow, protect, enjoy

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When it comes to financial wants and needs, there is no “one size fits all”.



By claiming your economic power and everyday money decisions, you and your family can live a more financially fulfilling life.

Know Your Moment In Time



20s

Take advantage of your job benefits

Make a habit of deferring income from each paycheck

Start retirement savings

Aim for a debt-free life

Begin an emergency fund



30s

Keep saving and start to focus more on investing

Keep debt under control

Do an insurance check up
Disability Income and Life Insurance

Stay on top of your health

Increase retirement savings as your income increases

Plan for your children's education

40s



Set specific retirement goals

Review how you are investing in 401(k) and IRA and boost contributions

Build your professional team

Do an insurance check up to review coverage levels and beneficiaries

Begin estate planning, wills & trusts



50s

Revisit your retirement savings goals

Take advantage of higher retirement account contribution limits

Look at how you are investing in your 401(k) and IRA

Do an insurance check up

Consider starting long term care planning