

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



Securities and investment advisory services are offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and David White & Associates are not affiliated. Additional products and services may be available through David White & Associates that are not offered through AIC. Representatives of AIC do not provide tax or legal advice. Please consult your tax advisor or attorney regarding your situation.



David White & Associates
dream, grow, protect, enjoy

3150 Crow Canyon Place, Suite 200
San Ramon, CA 94583
925-277-2600-Phone
925-277-2601-Fax
www.dwassociates.com



David White & Associates

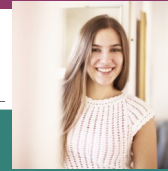
When it comes to women's financial wants and



needs, there is no one size fits all.

By reclaiming your economic power and everyday money decisions, you can help you and your

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



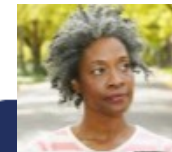
Set a specific retirement savings goal

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 goal

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