



MY FIVE NEEDS IN RETIREMENT

Please number the following five retirement needs from 1 to 5 based on what matters most to you. When you meet with your advisor, share this worksheet to help them better understand your priorities and provide guidance tailored to your unique situation.

Stability

Will Rogers famously said, "I am not as concerned about the return on my money as I am about the return of my money." **Stability** means knowing your money will be there when you need it.

Income

Will your pension and Social Security provide all the income you will need in retirement? Many find their new found freedom causes spending to increase during the first years of retirement. While they suddenly have all the time in the world, they need an **income** to match.

Growth

Inflation makes things cost more over time, so your investments need **growth** in order to keep up. If your money doesn't earn returns, it will slowly lose buying power, meaning it won't buy as much in the future as it does today.

Death Benefit

A person might be concerned about having life insurance because a **death benefit** will help protect their family financially if they pass away. Life insurance can provide a tax free benefit, to help loved ones pay for living expenses, debts, funeral costs, and future needs, giving them financial stability during a difficult time.

Liquidity

A person might be concerned about **liquidity** because it determines how quickly they can access their money if they need it. Investments that are highly liquid can be converted to cash quickly and easily, which is important for emergencies or unexpected expenses.