



PAUL R. RIED FINANCIAL GROUP, LLC

SECURITY FOR YOUR FUTURE

Your Questions...Our Answers

The Top Pre-Retirement Questions

We have compiled a list of the 29 most commonly asked questions by pre-retirees over the last 25 years as they prepare for retirement. If you can accurately answer each of these questions, you are financially ready to retire. If not, you have a guideline to begin the pre-retirement process.

Retirement Planning

1. What is the earliest date I can retire based on my current plan?
2. Is there a best month to retire in the year I've chosen?
3. Will my retirement income (pension & social security) and investment capital provide enough resources to allow a comfortable retirement?
4. What is the maximum amount I can spend during retirement and not risk running out of capital?
5. How should I pay for large capital expenditures such as home improvements, recreation vehicle, etc.?
6. Should I pay off my home mortgage?
7. Upon retirement, what deferred compensation payout schedule would be best for my circumstances?
8. Should I select the Accelerated Income Benefit to receive more income until social security income begins?

Tax Planning

9. How can my taxes be reduced after review of my tax return?
10. What is my current and projected federal income tax bracket?
11. What are the most appropriate investments based on my federal income tax bracket?
12. Will I need income from my IRA prior to age 59 1/2?

Investment Planning

13. What are my current portfolio allocation percentages and how do they compare to my goal?
14. Are my 401K/VIP funds positioned properly based on my present circumstances and goals? If not, how and when should I revise the fund allocation?
15. Which investments in my portfolio are performing poorly compared to other similar investments?
16. How can I increase the yield on my short term cash accounts (i.e. savings, etc.)?

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Investment Planning Continued

- 17. How can I reduce or defer income tax on my investments?
- 18. Upon retirement should I defer or withdraw my 401K/VIP funds?

Insurance Planning

- 19. What pension joint and survivor benefit option should I select upon retirement: Straight Life, 50%, 75% or 100% continuance?
- 20. Should I select the Straight Life or 50% joint and survivor benefit option and supplement the selection with life insurance?
- 21. What are my health care benefits upon retirement and what are the costs?
- 22. Is long term care insurance something I need to consider in our health care plan?
- 23. If I become disabled, is my group disability coverage adequate or would this have an impact on reaching or maintaining my retirement objectives?
- 24. Do I need more life insurance or is my group coverage enough?
- 25. I have old life insurance policies. Should these be held, cancelled or upgraded to new life insurance policies?

Estate Planning

- 26. What are the estate planning alternatives I can consider with my attorney?
- 27. What are the advantages and disadvantages of wills and living trusts?
- 28. What other documents should be considered in addition to my will and/or living trust?
- 29. How can I avoid or reduce my estate taxes?

Paul R Ried Financial Group, LLC

10801 Main Street Suite 201 Bellevue, WA 98004

Phone: (425) 646-6777 Fax: (425) 451-2453

E-mail: info@paulried.com Website: www.paulried.com