

PRESENTED BY PAUL R. RIED
FINANCIAL GROUP, LLC



YOUR QUESTIONS... OUR ANSWERS

The Top Pre-Retirement Questions

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 vehicles, 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 59½?

We have compiled a list of the 29 most commonly asked questions by pre-retirees over the last 30 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.

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.)?
 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?



Our mission is simple... empower each client to focus on what matters most to them, so they can live life to the fullest.

Investment advisory services offered through Paul R. Ried Financial Group, LLC, a registered investment advisor. Securities and additional investment advisory services offered through Cetera Advisor Networks LLC, member FINRA, SIPC, a Broker/Dealer and a Registered Investment Adviser. Cetera is under separate ownership from any other named entity.