

Retirement Ready or Not...It's here before you know it!

When you reach retirement will you able to continue the lifestyle you are enjoying today?

When most people think about planning for retirement they are not sure where to start or what questions to ask. Most follow the common advice of their friends and family, which may or may not be right for them. Everyone's financial situation is unique and so they should have a plan that is customized to their needs. The first step in the retirement planning process is to know the answers to the four key retirement questions:

- 1) What rate of return do I have to earn on my savings and investments to retire at my current standard of living?
- 2) What is the minimum amount of money I need to be saving to maintain my current lifestyle in retirement?
- 3) How long will I have to work before I can retire and maintain my current lifestyle through life expectancy?
- 4) How much will I have to reduce my current lifestyle so my money will last until life expectancy?

At DS Financial Strategies we specialize in creating customized plans that enable you to retire without reducing your current lifestyle. We can help you answer these four questions. Please contact our office to schedule your complimentary consultation.