



## Retirement Planning Script

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If you are like millions of other Americans nearing or already in retirement, some of your greatest financial fears might be: Do I have enough? How much do I need to retire? How do I get there? Who will help me manage it? Do I need growth or income? Will I have to change my lifestyle? Can I afford the things I've dreamed of? How do I create a retirement budget? Could I run out of money too soon? How long will it have to last? Will inflation be a problem? Will there be anything left for the people and organizations I really care about?

Replacing your paycheck for the rest of your life; selecting appropriate investment strategies; contemplating effective wealth-transfer programs—these are the things that can help you sleep better at night while living better during the day throughout retirement.

Never before have so many people retired so early, lived so long, and been so completely on their own in managing their retirement resources. We can no longer count on company pension plan managers to take care of our retirement income needs for us. Now, all of us, in a very real sense, are having to become our own pension plan managers—with very little, or in most cases, no training at all.

Another big problem we face is that until now, everyone—including the professionals, has been focused on accumulating assets for retirement, and little or no attention has been paid to the process of converting those assets into income during retirement. And, unfortunately, managing a portfolio for income in retirement is very different than managing a portfolio for growth before retirement. The sad reality is that most of today's retiree's don't understand the difference—they simply don't know what they don't know. And that can get you into a lot of trouble.

Have you and your financial advisor overlooked “the distribution phase”—the spending side of retirement? Have you neglected to develop specific investment strategies to help you replace your paycheck when you stop working? Is it time for you to start thinking about how and when to start making changes in your investment strategy? Is it time for you to start thinking about how and when you should change your focus from accumulating assets for retirement to generating income during retirement? Is it time for you to learn how to replace your paycheck for as long as you live? Is it time for you to out how you too can sleep better at night while living better during the day?

If so, NOW is the Time to start developing a plan. Take action! Make it happen! Review your plan regularly. And enjoy.....your spending years.

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