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RETIREMENT INCOME PLANNING

WHAT'S YOUR RETIREMENT STYLE?

8 THINGS YOU SHOULD KNOW BEFORE RETIRING



Golden Years

If you're like most people on the verge of retirement, you've heard over and over about the importance of saving and investing. You've been working for decades, and now you're in a good position to make the most of your Golden Years.

But as you're approaching retirement, how do you switch gears to begin enjoying this new chapter? You've had years of practice saving, but creating a paycheck in retirement involves an entirely different set of skills.

Moreover, not everyone envisions the same style of retirement. Just as there are a variety of jobs, investing techniques and lifestyles that help us arrive at a happy and secure retirement, retirement itself looks different depending who you are and how you want to begin this exciting new stage of life.



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With years of experience helping individuals craft retirement strategies tailored to their personality and preferences, we've compiled a list of eight important considerations everyone should account for before they log off their computer or close their office door for the last time.

1 Determine Your Retirement Income Sources.

Many individuals can find it pretty stressful to be on the verge of retirement. It's important to delineate how you'll be funding your retirement, so you can craft a strategy for your Golden Years. Start accounting for your retirement income sources now.

3 Spend Time Brainstorming Your Retirement.

Most of us have only daydreamed about what retirement will look like. Take time to intentionally reflect on how you want to enter this new stage. If you're still unclear, or need a place to start, our exclusive Retirement Income Style Awareness (RISA) survey can help you get a better idea of your retirement style and how it will align with your needs and assets.

5 Craft a Retirement Budget.

Budgets aren't just helpful for your working years; they're essential for a stress-free retirement. Outline your expected expenses and how much income can draw from your retirement savings. Still need help? Our advisors are experts at building a financial plan.

7 Consider Your Legacy.

Your budget won't just include daily spending expectations and income. As you approach retirement, it's helpful to review how you want to pass on assets to future generations or important causes.

2 Remember to Account for Inflation.

Every successfully implemented retirement income stream accounts for rising costs of living. Excluding inflation from your budget and retirement review process leaves you at risk of reduced purchasing power, outliving your savings and even harming your future quality of life.

4 Find Your Balance.

Retirement income plans that rely on capital markets need to put balance at the heart of their investment outlook. Investments that carry little risk often offer little reward, while those deemed most likely to fail (the riskiest investments) can provide the greatest reward. Balancing those factors becomes crucial to financial well-being.

6 Taxes. Taxes. Taxes.

It's all but impossible to "retire" from taxes, but it is possible to reduce and manage tax liabilities. Weighing the tax implications of your drawdown strategy is important to ensuring you have the income you need during your retirement, as well as positioning yourself to maximize your legacy.

8 Seek Professional Financial Advice.

The best financial advisors are well-equipped to answer your questions and help you build a personalized retirement style and strategy. At GSI Financials we help clients align their personality, outlook and unique vision, so they can enjoy and celebrate what they've worked so hard to achieve.



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Most financial advisors help you save and invest, but when it's time to retire, they offer only basic guidance.

At GSI Financials, we're different. We're retirement income specialists.

Contact us today and let us help you craft a retirement paycheck that's as unique as you are.

During this conversation we learn more about you and your situation. We assess how you can benefit from our services and—if appropriate—we will schedule a follow-up meeting.



Before our next meeting, we will prepare a written proposal and send it to you for review.

It will include:

- Your financial planning needs
- The guidance and advice we can provide
- How much it will cost
- How long it will take to put your plan in place
- A carefully crafted package of deliverables tailored to your unique situation

We know retirement is a big step, so we give our clients plenty of time to review the proposal we send, ask questions and make any revisions necessary.

Once the proposal is signed by you, we will send you a client advisory agreement and prepare for our meeting, where we will formally begin implementing your retirement income strategy.

From that point forward, you can expect full access to our insights, solutions and deliverables.

We provide financial planning summaries, tax planning, investment planning and retirement income planning sessions. Of course, clients are free to engage us at any time, regardless of whether there's a meeting scheduled.