



ARE YOU TAKING STOCK
OF YOUR RETIREMENT

TOOLBOX?



GOLDEN YEARS
FINANCIAL

YOU'VE BEEN BUDGETING YOUR WHOLE LIFE, AND RETIREMENT IS NO EXCEPTION.

You've worked hard for what you have and built a retirement nest egg you're proud of. It's time to do the things you've always wanted — travel, pick up a new hobby, spend time with your loved ones.

For many retirees and pre-retirees, your expenses are predictable. You've been budgeting your whole life, and retirement is no exception. You have probably worked with a financial professional to help you stay on track, too.

WHAT DO YOU DO WHEN YOU HAVE ENOUGH RETIREMENT INCOME BUT ALSO EXTRA PRE-TAX MONEY GROWING ON THE SIDELINES?

As the saying goes, "Investment matches intent." So, how do you intend to use that pre-tax money on the sidelines? Maybe you want to hold that account for your kids, grandkids, favorite charity, or church when you pass away. Perhaps you're just saving it in the event you get sick.

By asking yourself how you'd like to use these funds, you can find out if you're using that account to the best of its ability.



A PRE-TAX ACCOUNT, LIKE AN IRA, CAN BE A GREAT TOOL; BUT, LIKE ANY TOOL, IF IT'S USED FOR THE WRONG JOB, IT'S A BAD TOOL.

People are living longer now, so the need of funds for medical care is more important than ever. You may know a family member or friend who's had some problems with medical care and understands the strain that comes with that challenge.

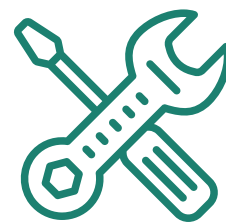
DID YOU KNOW?

- If you're planning to use this pre-tax account for either of these purposes, you may be missing an opportunity. Did you know that a \$100,000 IRA may end up only being worth \$65,000 to your loved ones when you pass?
- Did you know that even if you're looking to use that pre-tax account for long-term care, distributions from that pre-tax account could 100% taxable to you as income?

IT'S IMPORTANT THAT YOUR MONEY CAN:



BE ACCESSIBLE TAX-FREE
FOR LONG-TERM CARE/MEDICAL
CARE COSTS



PROVIDE A LARGER AFTER-TAX
INHERITANCE TO YOUR
LOVED ONES.

Luckily, there are efficient vehicles for both scenarios.

If you're reading this, you're working with one of the financial professionals with options to better leverage those dollars.

Now is your opportunity to take stock of your retirement toolbox and make sure you're using the right tools for the job.

