



HERITAGE

RETIREMENT ADVISORS

Retirement Transition Specialists

**Increasing Income
Reducing Taxes
Preserving Assets**

There is no trial run for retirement, so the importance of doing it right the first time is very high. A small mistake made regarding something as important and substantial as your retirement assets can be very costly for the rest of your life. Engaging the help of an experienced retirement planning team could be the best decision and the least costly investment you could make! If you are asking yourself any of the following questions, it could be beneficial for you to give us a call and allow us to help you find the answers and solutions that are ideal for you.

Regarding your Retirement Income and Assets:

1. When should I retire?
2. How can I make sure I don't outlive my income, while keeping pace with inflation?
3. Do I have an advisor I trust to help my spouse manage our financial affairs when I pass away?
4. Do I have enough money accumulated to give the desired income for life within my personal risk tolerance level?
5. When should I take my Social Security in order to maximize its potential?
6. When should I begin 401k and IRA distributions?
7. Should I take a lump sum distribution or accept annuity payout options from my retirement plans?
8. If I take the annuity payment for my pension, which payout option should I take?
9. How can I protect my income for me and my loved ones from the risk of long-term care expenses or premature death?
10. Should I pay off my mortgage or stretch it out to improve cash flow? What about reverse mortgages?
11. Are my legal documents and qualified plan beneficiaries accurately done and executed properly to avoid tax problems and surprises?
12. How can I increase and optimize my income and growth of retirement assets while addressing market and inflation risks?
13. How can I legally reduce my income tax burdens and keep more of my money?
14. Do I want to try to do all these things alone, or would it save me time and money to engage a retirement planning advisor and team with much more experience, to help me transition into retirement?

Regarding Estate Planning and Legacy

1. How can I perpetuate my values and wealth for my loved ones and posterity in a way that will truly make a difference and be good for them?
2. Do I want my wealth to be given outright all at once to my heirs, or is there a better way to enrich their lives?
3. How might I assure a continual flow of benefits to my children and grandchildren?
4. How can I keep the government from taking over half of all I've created, and still benefit from my money while alive?
5. How could I increase or leverage my assets to be worth as much as possible for posterity or charitable causes I believe in?
6. How can I guarantee myself maximum tax-favored income for the rest of my life, and leave a significant legacy for my loved ones?