A Roadmap to Your Financial FutureTM

Darin Glanzer, CFP®

daringlanzer@focusfinancial.com www.daringlanzer.com

Toll Free: 866-906-8800 Office: 651-379-3918



25 – 35

Don't squander the early years! Keep debt to a minimum and plan for the years ahead.

Maximize savings and the company match! Consider 401(k)s, IRAs, and Roth accounts.

Explore life insurance. Lock in 20 to 30 year term coverage.

Develop and sustain strong financial principles and budgeting habits. 35 – 45

Financing College: Begin funding accounts and choose a tolerance level for debt.

Capitalize on these years to focus on raising a family and building a successful career.

Set aside a percentage of pay increases for retirement and savings.

Wills & Estate Planning: Identify beneficiaries or create a will for your descendants. 55 – 65

These are

generally peak

earnings years.

Allocate income

with prudence.

Revisit life

insurance. Costs

rise rapidly with

age from this point

on.

Begin to consider

the care of your

aging parents and

their eventual

passing.

Watch how your

parents age. Your

progression will

probably be

similar.

Explore the different Social Security payout strategies to maximize benefits.

Long Term Care: Look at your options and consider your financing needs.

Where possible, plan to eliminate any mortgages by retirement.

Develop and establish realistic retirement expectations.

65 - 75

Active Retirement: What does this look like?

Sustaining

residual streams

of income is very

beneficial during

early retirement.

Be mindful of where you will live geographically during these years.

75 - 85 +

Inactive

Retirement:

Transitioning from

an active

retirement.

Begin to inform one or two family members of your financial position.

Consider contributing to grandkids' higher education or investments. Unless family options exist, Long

Term Care will

probably be

required.

Wills & Estate Planning: A final estate plan needs to be in order.

This page is designed to help you develop a lifelong perspective by highlighting some of the financial decisions you may encounter upon life's winding road. It is by no means comprehensive of all financial decisions and circumstances you may face.

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TAKING ROOT

GROWTH

MATURITY

HARVEST

25

35

45

55

65

75

85+