SEASONS WEALTH GROUP Guiding you through the financial seasons of life

A Roadmap to Your Financial Future

Darin Glanzer, CFP® & Matt Mattheisen, Financial Advisor

daringlanzer@focusfinancial.com

mmattheisen@focusfinancial.com

www.seasonswealthgroup.com

Darin: 651-379-3918 | Matt: 651-379-3963

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.

25

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

Capitalize on these vears 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 vour descendants.

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.

55 - 65

Explore the different Social **Security payout** strategies to maximize benefits.

Long Term Care: Look at your options and consider vour 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.

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

Consider contributing to grandkids' higher education or investments.

75 **- 8**5+

Inactive **Retirement:** Transitioning from an active retirement.

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

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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SUMMER FALL **WINTER SPRING** 65 **75** 85+ 35 **55**