BEYOND THE STRATEGY

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NEWSLETTER

RETIREMENT READINESS: ARE YOU ON TRACK FOR THE RETIREMENT YOU ENVISION?

Retirement can begin with a simple question: What do I want this next season of life to look like? For some, it may mean more time with family, traveling, or finally making space for the hobbies and interests that were set aside while working full-time. For others, it may be a gradual transition into a different pace and purpose. Whatever you envision for your retirement, it is more than a date on the calendar. It is an opportunity to shape what your future looks like, with thoughtful planning to help you make informed decisions along the way.

Whether retirement is just around the corner or still years away, regular conversations can help you make informed decisions and stay on track toward your long-term goals. Additionally, you do not have to navigate retirement planning on your own. Wildes Financial Strategies can help you create a thoughtful roadmap for the lifestyle you want, review the choices available to you, and make sure your financial decisions today support that vision for tomorrow.

Retirement planning is about much more than simply saving money to replace your current income. It is an ongoing conversation about your goals, your priorities, and the decisions that can help turn your vision for retirement into a practical plan. Here are three questions to explore when considering retirement:

Three Questions to Consider About Retirement

1. Am I Taking Full Advantage of Opportunities Available to Me Today?

Many times, valuable opportunities can be left on the table. We can help you identify the opportunities that may be relevant to your situation.

Consider:
Am I maximizing my employer match?
If eligible, am I taking advantage of catch-up contributions?
Have I reviewed whether Roth or traditional contributions make the most sense for my situation?

Small decisions today can create significant opportunities over time, and you do not have to evaluate them alone.

2. Does My Investment Strategy Still Align with My Goals?
Life changes, such as career transitions, family milestones, or shifts in retirement timelines, can affect *how* your retirement assets should be allocated. Together, we can review your investment strategy and consider whether it still reflects:

- Your current risk tolerance
- Your expected retirement timeline
- Your long-term income needs

What made sense three years ago may not be the best fit today. Regular conversations can help us determine how to adjust as your goals and circumstances evolve.

3. Do I Have a Clear Retirement Income Plan?
When planning for retirement, many people focus heavily on accumulating assets but spend less time planning how they will generate income in retirement. This is an area where we can work together to help you think through the choices and trade-offs involved, including:

- When you plan to claim Social Security benefits
- Potential healthcare expenses
- Other sources of retirement income
- How long your savings may need to last

We can help you develop a thoughtful strategy for turning savings into income to help provide you with greater confidence as retirement approaches and the next season of your life begins.

RETIREMENT PLANNING REVIEW LIST

✓ Retirement account statements
✓ Beneficiary designations
✓ Employer-sponsored retirement plan contributions
✓ Social Security earnings record
✓ Estate planning documents
✓ Healthcare and insurance coverage
✓ Recent changes to retirement goals or timelines

RETIREMENT QUICK FACTS: DID YOU KNOW?

- Healthcare expenses are among the most commonly underestimated retirement costs, which is why planning for them early can be an important part of a retirement strategy.
- Retirement could last 20 years or more. Planning for longevity is often just as important as planning for retirement itself.
- The age at which you claim Social Security can affect your monthly benefit for the rest of your life, making it one of the most important retirement decisions you'll make.
- Retirement planning is often most effective when it includes both financial and non-financial goals, such as where you'll live, how you'll spend your time, and the activities that bring you fulfillment.
- Even small increases in retirement contributions can potentially have a meaningful impact over time due to the effects of long-term compounding.

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