

ADD SOME HAY TO YOUR RETIREMENT

Retirement is intimidating, we get it. But with this guide (and Hayside at your back), you've got this.



Here's a

NOTE FROM US

Don't worry, we've got this covered.

Congratulations! Reaching retirement is a huge milestone that deserves to be celebrated! We hope you are already getting to spend more time with family, friends, and (of course) relaxing!

We've built this step-by-step guide to help you get started in planning for this next chapter.



What to expect?

This is a comprehensive step-by-step guide to kick off your retirement. First we'll assess your risk tolerance and vision for your retirement, then dive into your income and expenses, and finally, get to know a professional advisor. Let's get started!

Step 1:

VISUALIZE

A. Set your priorities

Three things make up an exceptional retirement: guaranteed income, a plan for health care, and a strong community. The first step is to prioritize these three things and understand how they fit into your life.

B. What is too much risk?

We all take risks in our lives, but do we want to risk our nest egg? Some people are lucky enough to have saved so much that they can weather financial storms, most of us though, need a plan to hedge against a market crash.

Understanding

RISK TOLERANCE

We're all different

We're not trying to put you in a box. So we'll start by taking this short quiz to understand your risk tolerance.

If the stock market crashed today (similar to the 2008 financial crisis), would you have enough money to live for the next 30 years?

1. No
2. Yes

Which of these hypothetical investment products would you be most likely to purchase?

1. Maximum gain, 10%. Maximum loss, 0%.
2. Maximum gain, 20%. Maximum loss, 15%.

If you chose answer **(1)** for either of the above questions, then you likely have a lower to moderate risk tolerance. You should plan to utilize products like annuities to maximize your gains and minimize your risk for loss in retirement.

DID YOU KNOW?

70%^{*}

Of people will need some form of long-term care in their lifetime?

*According to the Department of Health and Human Services

Step 2:

KNOW YOUR FINANCES

Income Source	Expected in Retirement
Salary	
Social Security	
401ks + Stocks + Bonds + Pensions	
Other (savings, annuities, etc...)	
Total	

Monthly Expense	Expected in Retirement
Mortgage/Rent + Insurance + Utilities	
Car Payment + Insurance + Gas	
Medical Expenses + Health Insurance	
Entertainment	
Other	
Total	

DID YOU KNOW?

According to Boston College, the

#1

Predictor of happiness in
retirement is having

GUARANTEED INCOME

Step 3:

LET'S MAKE A PLAN

Keep it
simple!



Strengths

Identify the strengths of your retirement plan. Do you already have a long-term care plan? Great! Maybe you've earned a good pension during your career. Awesome! It's critical to know your strengths.

Weaknesses

No one's plan is perfect! Maybe your projected expenses are bigger than your income or maybe you lack a plan to leave a legacy for your family. You can't plan for weaknesses you don't understand.

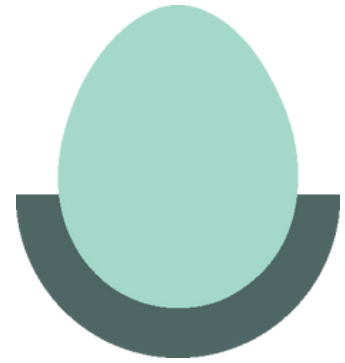
Opportunities

Have you maximized your tax advantages? Have you taken all the steps toward income peace of mind? Would you benefit from a consultation with a professional to find more opportunities?

Threats

The biggest threat most retirees face is the threat of a market crash (do you remember 2008?). What safeguards do you have in place for a potential crash? What about long-term care? Is your retirement insured?

SO MANY OPTIONS



What are your available tools?

FIA's

Fixed Index Annuities are the cornerstone of a safe retirement plan. These products can achieve excellent financial returns while also guaranteeing ZERO loss in the event of a market downturn.

LTC

Nothing can upset an otherwise well planned retirement like an unplanned long-term care expense. We're not talking old-school LTC insurance. The modern day options will blow your mind!

Securities

Securities is a fancy word for stocks, bonds, mutual funds, etc. These types of financial tools can be good for balancing a portfolio but they can contain a huge amount of risk as well.

Step 4:

MEET YOUR NEW ADVISOR



Hayside Certified Advisor, Ed Hochard

At Hayside, we know how important getting connected with the right advisor is. We've built a nationwide network of Hayside Certified Advisors to help you get the most out of your retirement.

Meet your neighborhood advisor today

[Click here to make an appointment](#)



THANK

YOU

**We're so excited to help
you live the retirement
that you've earned!**

