NOTES FOR RETIREMENT WEBINAR

INTRO

* Many clients have worked hard and set aside funds for retirement through qualified plans, IRAs as well as earning benefits and entitlements through social security
* Demographically, a tremendous number of Americans are reaching the end of their working lives or nearing the end of the Accumulation phase in the client’s life cycle
* Many have been busy working, raising children, paying for college etc and remain confused about a number of things regarding the retirement years as they leave that “accumulation” stage of wealth building and get ready for the “distribution” stage of their life cycle.
* Many of these clients may be seeing a financial advisor for the first time and the first question they have and the one they will want an answer to before looking at other financial products that can help them in retirement is the answer to the question “how much will I get”? (based on where they are projected to end up at retirement)
* Tied up with that question is all whole series of questions that underlie that essential question:

-When can I retire? What if I retire at a later age and keep working? How will that affect me?

-What can I expect from social security? How do benefits coordinate with my spouse?

-Do I have to take distributions to my 401(K) at a certain age? Can I delay distribution to after retirement? Do I have to rollover my 401(k) when I retire?

- Want to talk about these kind of issues for the next 30 minutes or so in trying to address five key areas or considerations clients need to be thinking about, particularly the uninformed client. A client who may have been knowledgeable and diligent about accumulating wealth and retirement funds but who at they are entering a new stage in their financial lives, have a lot of questions.

As we all know retirement planning is complex and no two individuals ever seem to have the same issues. We’ve selected five areas that we think are common for further discussion to add some perspective and some answers to your client questions.