

Retirement Success Check List

A well-designed retirement plan will give you the assurance of living your life in confidence, with the retirement that you deserve and have worked so hard for.

Retirement success check list:

1. **Receive a guaranteed increasing paycheck for life.**
 - a. *(You have lived most of your life based on a paycheck. Have you seriously considered living 20 or 30 years in retirement without one?)*
2. **Protect from the loss of a Social Security check.**
3. **Hedge against inflation.**
 - a. *(A 2% a year rate of inflation for 10 years will reduce your portfolio by 20%.)*
4. **Cover rising health care costs.**
 - a. *(According to the Everyday Price Index the cost of health care increased by 7% last year.)*
5. **Creditor proof your retirement funds.**
 - a. *(What percent of your portfolio is protected from a lawsuit that produces a judgement against you?)*
6. **Protect your portfolio from nursing home spend-down.**
7. **Eliminate market risk and market losses.**
8. **Diversify portfolio using different asset class.**
9. **Increase compound annual growth rate.**
10. **Minimize fees and taxes**
11. **Minimize IRA and 401k tax-debt.**
12. **Out live your money.**
13. **Leave a legacy for your loved ones.**

In order to help you achieve these retirement goals, we use a combination of strategies and products which are well established. Over the last 120 years they have been successfully used by millions of retirees and if implemented correctly, they will assure a successful retirement.

Remember, it's not how much you have that counts but it's how much you get to keep and use during your retirement years.

Contact Alford Retirement Solutions, LLC for more information at (972) 731-2539.

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