

*Baldwin & Clarke
Advisory Services, Inc.*

RETIREMENT READINESS

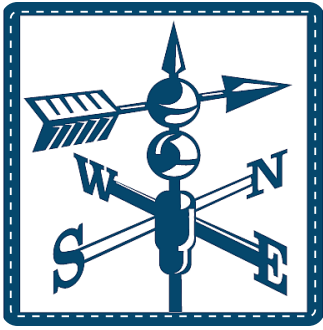
CHECKLIST



BEDFORD, NH

(800) 639 - 2711

BALDWINCLARKE.COM



Checklist For A Successful Retirement - As YOU Define It.

Thoughts

Preparation, family coordination, open & honest dialogue - all are key elements to taking control of your retirement. At Baldwin & Clarke, we have developed a number of important considerations that will help you navigate the transition into retirement on a proactive basis.

Mental Preparation



Have you considered?

- Defining global goals & objectives
- Emotional impact of retirement
- Timing with your spouse's career
- Desire to work part-time
- Volunteer & 2nd career interests
- Income & lifestyle requirements

Fixed Expenses



Know your essential monthly expenses?

- Mortgage requirements
- Credit card debt
- Medicare premiums
- Downsizing home options

Benefits & Social Security



Balancing work, medicare & savings

- Ability to stay away from savings
- When to take benefits
- Age to take medicare
- Personal/family health history
- Increasing life expectancy

Investment Portfolio



**Strategy aligned
& appropriate
for retirement**

- Know the location of all assets
- Stock/holdings concentrations
- Risk profile update
- Asset allocation analysis

More Checklist Items

Income:

sources & diversity

Estate:

coordination of docs and wishes

Providing for others:

College, inheritance, etc.

Contingency plans:

LT care, DI, emergency fund

Other Action Items

Risk & insurance planning

Executive compensation

Business succession planning

Banking & credit mgmt

Durable power of attorney

Education & family support

Charitable giving

Advanced directives

Beneficiaries & trustees

Tax planning

The Integrated Financial Solution



Do you have a
roadmap that
provides....

- Personal balance sheet
- Budget & cash flow
- Benefit analysis & coordination
- Financial condition analysis
- Educational funding analysis
- Retirement + survivor inc. analysis
- Estate value & tax projections

What's Our Solution?

For More Info:

Baldwin & Clarke Advisory

Services, Inc.

(800) 639-2711

baldwinclarke.com

*See next pg for
disclosures*

Disclosure Statement

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