WORKING WITH INDIVIDUALS - CONSIDERATIONS FOR EACH LIFE STAGE

The Road to Retirement Readiness

STARTING OUT (20s & 30s)

How Much?	How much should I be saving?
Paying it Down	How do I pay down debt?
Emergency Savings	How to build a rainy day fund
Asset Allocation	Creating an investment strategy
Tax Diversification	Is Roth right for me?
Consider HSA	Health & Wealth benefits in one account

MIDDLE OF THE ROAD (40s & 50s)

Job Change	What to do when the career path takes a turn
Life Insurance	Is my family protected in the event of my death?
Paying Off the House	Strategy for paying off your mortgage
Catch-up Contributions	Taking advantage of catch-up eligibility
Adjusting Asset Allocation	Examining risk level and making changes
College Planning	How am I planning for my kids' education?

NEARING RETIREMENT (age 60+)

What will my expenses be in retirement?	Take a close look at how your expenses in retirement differ
Asset Allocation	Does your level of risk match up with your portfolio?
Social Security	When should you take it? Strategies for maximizing benefits
Medicare	What can I expect? Medicare timing and complexities
How long will my money last?	Will you run out?
How much income do I need and how much do I have?	Are you really ready?