11 CRITICAL YEARS RETIREMENT BUILDER



Personality Fit Spousal Agreement Transition	Complexity Delayed Gratification Plan Update	Models Dividend Type Asset Location Cash Buffer	Tax Bucket Time Bucket Active Management Customization	
ISSUES ISSUES				
Live where you want Do what you want Be with family & friends Personal growth Volunteer	Travel Have Fun Health	Stocks Bonds REITs	Preferential Dividends Ordinary Dividends Royalty Trusts Muni Bonds Cost	
	PERSONAL	PORTFOLIO	Annuities	
Long Term Care Medicare Medicare Supplements Health Life Property/Casualty	PROTECTIONS	PROGRAMS	Pensions Social Security Medicare Tax Code Estate Plan	
	ID Theft/Fraud Emergency Funds	Power of Attorney Advance Directives		
Living Benefit Hybrid Benefits	Insurability Timing Riders	Charitable Control Reality	Beneficiary Designation Trust Funding	



11 CRITICAL YEARS



Penalty Free IRA Withdrawals

Reduced Social Security

Medicare/Medicare Supplements

Full Social Security

Long Term Care Funding Strategy

Enhanced Social Security

Mandatory IRA Withdrawal



MISCONCEPTIONS	ANSWER
There's is a right answer.	Each person's situation and solutions required are very different. An expert is needed to optimize results and success.
Products are the solution.	Process is the solution.
Retirement life will be less expensive.	Getting senior discounts on coffee won't be enough. Watch out for tax traps, increases in cost of living, changes to Medicare, and long term care options.
What got here will get you there.	Your retirement will be successful simply because you know how to work hard and save.

LIVINGWORTH ADVANTAGE

Process vs. Product

Customized Strategy

True open access to products

Conflict minimized structure

Independent Fiduciary

LIVINGWORTH

11 CRITICAL YEARS RETIREMENT BUILDER

MAKE YOUR WEALTH WORK

LIVINGWORTH

Private Wealth Advisors

1031 Parkside Commons, Suite 101 Greensboro, GA 30642 706-451-9800



