

Things you have to consider in your fifties:

1. Are you saving enough for Retirement? Have you run the numbers?
 2. Do you know how much you can withdraw per month and still ensure your nest-egg? You must be careful here!
 3. Are you planning on working in Retirement?
Is working in retirement what you want?
 4. Have you saved enough to NOT have to work?
 5. Are you taking advantage of the best way to incorporate the Roth IRA (if eligible).
6. Will you know how to navigate all the taxation consequences of withdrawals when you reach retirement age?
 7. Are you sitting on cash and not putting it to work?
 8. Is the main bread-winner's life thoroughly covered?
 9. Have you made a long term care insurance decision?
You can easily make the wrong one!
10. Do you need to maximize work-place retirement accounts?
11. Do you know the best allocations of mutual funds to have in you work-place retirement accounts?
12. Do both spouses know where to find the asset information?
13. Have you updated your will or done a living will? You can shape your legacy!
 14. Do you know that once you start taking retirement money in IRA's, 401K, 403B's and taxable accounts, they all have different tax implications?
 15. Do you know the best ways to protect your estate?
 16. If you could build extra money, what would you do with it?
 17. Where would you go if you had more money?
 18. Can you reduce taxes and maximize assets prior to and during retirement? This is critical!
 19. Can you execute all of the above by yourself?
 20. I will be your partner to guide you through this important period in your lives! I provide solutions!

**Clark Grinde, RFC, AFC CG Financial Consulting, LLC
1028 Lafayette Ave. Story City, Iowa 50248
Website: www.cgfinancialconsulting.com
Phone: 515-733-2070 E-Mail: cgfc@iowatelecom.net**