



Making Retirement Work – *Enjoying The Journey* – (Age 70–80)

Retirement Is a Journey—Not a Destination

By the time you reach your 70s, you've been on your retirement journey for several years. You've already made some important decisions, experienced a few surprises, and hopefully enjoyed many of the moments you worked so hard to create.

Maybe you've crossed a few destinations off your bucket list. Perhaps you've spent more time with family, traveled to places you've always wanted to visit, discovered new hobbies, or simply learned to enjoy mornings without the alarm clock.

But every journey has curves in the road.

Life changes. Priorities change. Healthcare changes. Markets change. Sometimes our dreams change.

It's only natural to begin wondering, "Am I still headed in the right direction?" "Is my retirement plan keeping up with where life has taken me?" "Will my income continue to support the life I want to live?"

The good news is that every successful journey includes an occasional course correction. You don't throw away the map—you simply make adjustments that help keep you moving toward the life you want.

That's what this stage of retirement is all about.

Questions We Help Answer

As retirement unfolds, many people begin looking for answers to questions like:

Making Your Income Last

- How can I make my retirement income last?
- Am I spending too much in retirement?
- How should I budget in retirement?
- Should I adjust my retirement withdrawals?

Required Minimum Distributions (RMDs)

- What are the current RMD rules?
- How can I avoid costly RMD tax mistakes?
- What retirement tax strategies should I consider?

Medicare & Healthcare

- Are there Medicare changes after age 70?
- How should I prepare for future healthcare costs?
- What are the best strategies for aging in place?

Protecting Your Legacy

- Do I need to update my estate plan?
- How can I leave more to my children or grandchildren?
- How can I help my family avoid probate?

Living the Retirement You Imagined

- How can I stay active in retirement?
- How do I balance fun with financial security?
- Should I downsize my home?
- Is working part-time a good option?

These aren't just financial questions.

They're life questions.

Common Retirement Mistakes

Many retirees assume that once they've retired, their planning is finished.

In reality, this is often when some of the most important decisions begin.

Some common challenges include:

- Never reviewing an existing retirement plan.
- Spending more—or less—than necessary out of fear.
- Ignoring Required Minimum Distribution rules.
- Waiting too long to update estate documents.
- Overlooking future healthcare or long-term care needs.
- Keeping the same investment strategy even though life has changed.
- Giving up on dreams because of uncertainty instead of making thoughtful adjustments.

The goal isn't to have a perfect retirement.

The goal is to have a retirement that continues to work for you.

What We Discuss During Your Retirement Clarity Chat

By this stage of retirement, you've gained something that no financial software can measure—life experience.

Our conversation isn't about starting over.

It's about making sure your retirement continues to support the life you want to live.

During your Retirement Clarity Chat, we'll discuss:

- Whether your current retirement plan is still working.
- Strategies to help your income last throughout retirement.
- Ways to balance enjoying today while protecting tomorrow.
- Medicare and healthcare planning.
- Required Minimum Distribution considerations.
- Estate and legacy planning basics.
- Long-term care concerns.
- Opportunities to simplify your finances and reduce unnecessary stress.

Sometimes all you need is a fresh set of experienced eyes to help you see opportunities you may have overlooked.

. Keep Enjoying the Journey

One of my favorite things about working with retirees is seeing how each person's journey is uniquely their own.

Some people discover new adventures. Others spend more time with grandchildren. Some travel the country in an RV, while others find their greatest joy right in their own backyard. There isn't one perfect retirement—there's only the retirement that's right for you.

Sometimes the best thing you can do is simply pull over for a moment, look at the map, and make sure you're still headed where you want to go.

A few thoughtful adjustments today can help you enjoy many more miles ahead with greater confidence and peace of mind.

Your retirement journey isn't over—it's still unfolding.

Let's make sure the road ahead continues to take you where you want to go.

□ Schedule Your Retirement Clarity Chat