Thinking About Retirement (Age 55–60)

Is Retirement Closer Than You Think?

For many people between ages 55 and 60, retirement stops being something "someday" and starts becoming something real.

Maybe you're beginning to wonder if you've saved enough. Perhaps you're asking yourself when you should take Social Security, what healthcare will cost before Medicare, or whether you'll be able to enjoy retirement without constantly worrying about money.

These are normal questions.

After spending decades working, raising a family, paying bills, and helping everyone else reach their goals, it's natural to wonder if you've done enough to take care of yourself.

I've found that many people in this stage aren't necessarily looking for complicated financial answers. What they're really looking for is peace of mind. They want to know that they can retire with confidence, enjoy life, spend time with family, and not spend their golden years worrying about every headline or every market downturn.

The truth is, retirement planning isn't just for people with millions of dollars. You don't have to have everything figured out. You simply need a plan that fits your life, your goals, and your dreams.

And perhaps most importantly, you need someone willing to listen.

Questions We Help Answer

As retirement draws closer, many people begin searching for answers to questions like:

- How much money do I need to retire comfortably?
- Can I retire at age 60?
- When should I claim Social Security benefits?
- How much will healthcare cost before Medicare?
- What happens if I retire before age 65?
- How can I create reliable retirement income?
- How much risk should I be taking at this stage of life?
- What are the biggest retirement mistakes to avoid?

These are important questions—and you don't have to answer them alone.

Common Retirement Mistakes

Most retirement mistakes don't happen because people are careless.

They happen because life gets busy.

Some of the most common challenges I see are:

- Waiting too long to create an income plan.
- Claiming Social Security before understanding all the options.
- Underestimating healthcare costs.
- Taking more investment risk than necessary.
- Assuming retirement planning is only for wealthy people.
- Putting off important decisions because they seem overwhelming.

The good news is that many of these concerns can be addressed with thoughtful planning and honest conversations.

What We Discuss During Your Retirement Clarity Chat

No two retirements are exactly alike.

During your Retirement Clarity Chat, we'll talk about:

- What retirement looks like to you.
- Your goals, hopes, and concerns.
- Sources of retirement income.
- Social Security and healthcare considerations.
- Medicare planning and future healthcare costs.
- Long-term care concerns and protecting the people you love.
- Strategies designed to help reduce unnecessary risks and provide greater confidence.

My goal isn't to overwhelm you with financial jargon or pressure you into anything.

It's simply to help you understand where you are today and what opportunities may be available to help you move forward with confidence.

You Deserve To Look Forward To Retirement

Retirement should be something you look forward to—not something you fear.

You've spent a lifetime working hard, providing for others, and making sacrifices along the way. You deserve the opportunity to enjoy the years ahead with confidence and peace of mind.

Every retirement journey is different. Let's talk about where you are today and what opportunities may be available to help you retire with confidence.

▯ Schedule Your Retirement Clarity Chat