Pre-Retirement Strategies (Age 60–70)

You've Worked Long Enough. Now Let's Start Planning the Fun Part.

For many people between ages 60 and 70, retirement stops being a someday dream and starts becoming wonderfully real.

Maybe you've spent years getting up before sunrise, rushing to work, meeting deadlines, and putting everyone else's priorities ahead of your own. You've worked hard, raised families, paid mortgages, and done all the things responsible people do.

Now, it's time to start thinking about the next chapter.

Not because you're old.

Because you've earned it.

This is the season to dream a little. To think about the bucket list. To imagine what life looks like when the alarm clock doesn't go off at 5:00 in the morning. Maybe it's more golf. More travel. More time with grandchildren. More fishing, volunteering, hobbies, or simply enjoying a cup of coffee without having to be somewhere.

Retirement isn't the end of something.

It's the beginning of the next third of your life.

And while it's exciting, this is also the season to make some important decisions. Questions about Medicare, Social Security, income, healthcare, protecting your savings, and long-term care all begin to move from "I'll deal with that later" to "I should probably figure this out."

The good news?

You don't have to have all the answers today.

But this is the right time to put together the pieces, make thoughtful decisions, and prepare not only for financial confidence—but for a retirement filled with purpose, freedom, and fun.

After all, you've spent a lifetime working hard.

Now let's prepare to enjoy it.

Questions We Help Answer

As retirement approaches, many people are searching for answers to questions like:

Medicare Questions

- What are the biggest Medicare enrollment mistakes?
- Medicare Advantage vs. Medicare Supplement: which is better?
- What is the best Medicare plan for my situation?
- What should I do when turning 65?
- What belongs on my Medicare checklist?

Retirement Income Questions

- How do I turn savings into retirement income?
- What is a safe withdrawal rate in retirement?
- How can I create a retirement paycheck?
- How do I generate fixed income during retirement?

Protecting What You've Built

- How can I protect retirement savings from market downturns?
- How much investment risk should I take before retirement?

- What are conservative retirement strategies?

Long-Term Care Planning

- What are affordable long-term care options?
- Are there alternatives to traditional long-term care insurance?
- What are hybrid long-term care solutions?

Retirement Timing

- What is the best age to retire?
- Should I continue working part-time?
- What are the pros and cons of delaying retirement?

These questions are common because this stage of life is filled with important choices—and the right decisions can provide tremendous peace of mind.

Common Pre-Retirement Mistakes

Most retirement mistakes aren't caused by bad decisions.

They're caused by delaying important decisions.

Some of the most common challenges I see include:

- Waiting too long to develop an income strategy.
- Entering Medicare without understanding the options.
- Taking unnecessary market risk close to retirement.
- Focusing only on investments while neglecting income planning.
- Ignoring long-term care concerns until it becomes a crisis.
- Believing they need more money before seeking advice.
- Waiting for "the perfect time" instead of creating a plan.

You don't have to have everything figured out.

But this is the right season to execute and make thoughtful decisions while you still have the most options available.

What We Discuss During Your Retirement Clarity Chat

Retirement isn't just about investments. It's about creating confidence.

During your Retirement Clarity Chat, we'll discuss:

- Your vision for retirement and what matters most to you.
- How you want your income to support your lifestyle.

- Medicare planning and healthcare decisions.
- Social Security timing considerations.
- Protecting what you've worked so hard to build.
- Long-term care concerns and options.
- Strategies designed to help reduce unnecessary retirement risks.
- Ways to create dependable income and greater peace of mind.

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

It's simply to help you understand where you are, identify opportunities, and put together a plan that fits your life and your goals.

This Is Your Season to Move Forward

For many years, retirement planning was something you talked about.

Now it's becoming something you get to live.

You have spent decades working, saving, raising families, and taking care of others.

This is the season to begin enjoying the rewards of all that effort.

And while none of us can predict the future, we can prepare for it.

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