












BEAUPORT
FINANCIAL
SERVICES


WHERE CARE MEETS CRAFT™

RETIREMENT PLANNING CONSIDERATIONS

-  **Lifestyle Vision** It is best to start with an understanding of how you want to live during retirement and what is needed financially to live that way. What's your number?
-  **Organize Your Important Documents** It is important that you know where all of your important legal documents are, such as wills, trusts, tax returns, and insurance policies.
-  **Review Your Beneficiaries and Account Registrations** Both may help you minimize estate taxes and ensure your heirs are taken care of in the way you wish.
-  **Retirement Account Assessment** When managed properly, your 401(k) and IRA accounts can be powerful tax-advantaged tools to help maximize retirement savings.
-  **Risk Identification** Many risk factors can affect your retirement planning. Here are 6 key retirement risks we address: *Liquidity, Longevity, Market Sequence of Returns, Inflation, Health and any Survivor Needs.* Identifying these risks will help us prepare and protect you against them.
-  **Pension Election (If applicable)** Figuring out which pension payout option works best for you and your heirs can be confusing.
-  **Social Security Benefits** When should you start collecting Social Security benefits? How will your decision impact your spouse and your tax situation?
-  **Health Care Evaluation** We will look at industry norms, and any long-term care coverage to help determine how health care costs will impact your retirement planning.
-  **Your Retirement Income Plan** A key step is to figure out where your lifetime income will come from — how to make sure your investments, and any pension or Social Security will meet your lifetime income needs. Together, we'll create a planning strategy that addresses your specific retirement timeline and wishes. Once the plan is implemented, we will continue to monitor it and make adjustments when needed.

Have you addressed these important retirement considerations? Planning for retirement can be overwhelming, but we are here to make the process as easy as possible. Please contact us today for an initial, no obligation consultation.

 www.beauportfinancial.com

 (978) 283-0748

 info@beauportfinancial.com

 3 Heritage Way, Suite 2, Gloucester MA

Fee based planning offered through Beauport Financial Services, LLC A MA State Registered Investment Advisor. Third Party Money Management offered through Valmark Advisers, Inc., a SEC Registered Investment Advisor. Securities offered through Valmark Securities, Inc., Member FINRA, SIPC 130 Springside Drive Suite 300 Akron, OH 44333-2431 800.765.5201. Beauport Financial Services, LLC is a separate entity from Valmark Securities Inc. & Valmark Advisers, Inc.