

FINANCIAL BUILDING BLOCKS BY HUB

Retirement Planning

Visualizing Your Retirement

If you're younger, it may be more difficult to imagine what retired life will be like. If you're middle age or older, you may have a clearer picture. No matter how old you are right now, it's always helpful to explore your expectations and concerns about retirement. The following exercises can help.

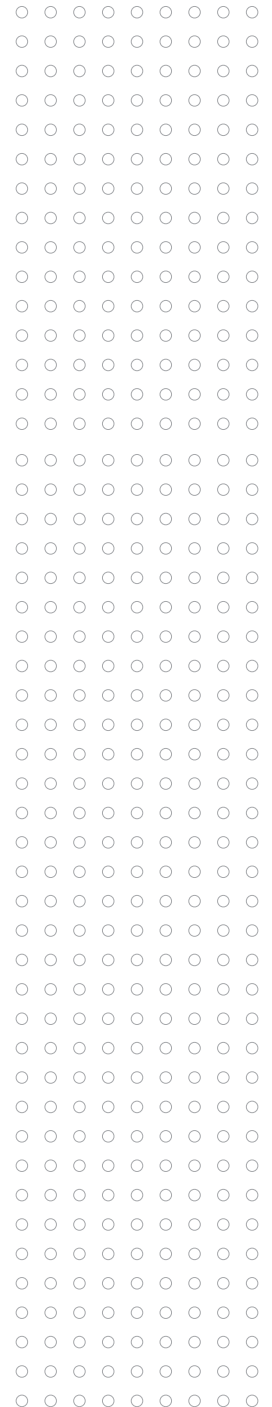
Exercise 1 - Identify Your Retirement Expectations

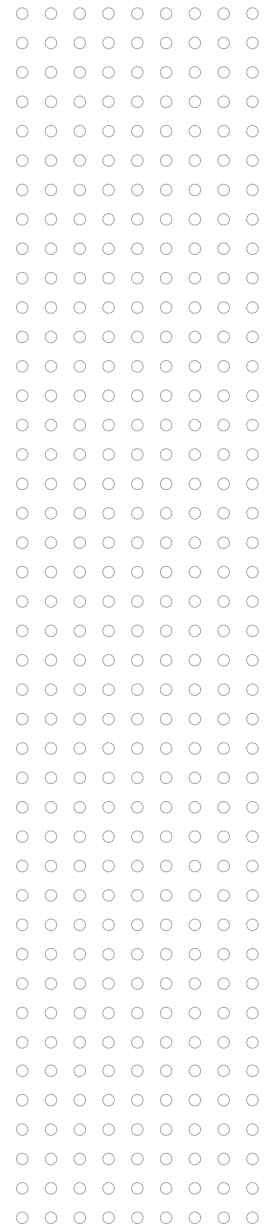
For this exercise, place a check mark next to the retirement expectations that apply to you. Complete this exercise with your spouse or partner. If you're single, it will help you visualize your expectations more if you discuss them with a close friend or family member.

- | | |
|---|---|
| <input type="checkbox"/> Living an active lifestyle | <input type="checkbox"/> Volunteering and doing charity work |
| <input type="checkbox"/> Living a quiet lifestyle | <input type="checkbox"/> Relocating to a new city or state |
| <input type="checkbox"/> Traveling more | <input type="checkbox"/> Spending more time with family and friends |
| <input type="checkbox"/> Working part-time | <input type="checkbox"/> Having less stress and living a simpler life |
| <input type="checkbox"/> Downsizing your home | |

List any other expectations:

(see next page)





Exercise 2 – Identify Your Retirement Concerns

Now that you’ve identified your retirement expectations, you can now explore your retirement concerns. For each item listed below, place a check mark beside the concerns that apply to you. Again, make sure to complete this exercise with your spouse or partner. If you’re single, discuss your concerns with a close friend or family member.

- | | |
|---|--|
| <input type="checkbox"/> Reduced income | <input type="checkbox"/> Declining health |
| <input type="checkbox"/> Rising costs of health care | <input type="checkbox"/> Outliving your money |
| <input type="checkbox"/> Providing care for a family member | <input type="checkbox"/> Low investment returns |
| <input type="checkbox"/> Becoming less active | <input type="checkbox"/> Uncertainty of Social Security benefits |

List any other concerns:

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