

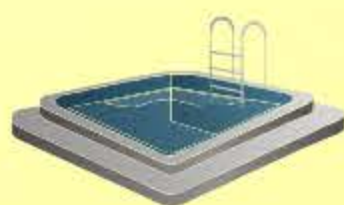


MY GUIDE TO RETIREMENT

WHAT MY TIME IN FLORIDA WITH DAD HAS TAUGHT ME
ABOUT RETIREMENT PLANNING

1. POOLS AND HOT TUBS ARE FOR DISPLAY ONLY

Buy away from the coast to get the most.
Sinkhole homes are cheaper and other truisms.



2. SENIORS DO DRIVE REALLY OLD CARS

If you don't want to drive a 20 year old car in
retirement, buy one before you retire



3. DOGS ARE SMALL

Labs and retrievers might as
well be unicorns

4. GARAGES DON'T FIT CARS

They store your life from up North.
Work harder at downsizing.



5. TRIPS ARE NOT EXOTIC

Get your travel on before age 70

6. TVS ONLY GET THREE CHANNELS

Fox, CNN, ESPN

7. "WHAT'S FOR DINNER?" STARTS AT 9 AM

9. SNOW BIRDING IS NOT A LONG-TERM PLAN

Only birds fly south forever

8. YOU CAN TAKE YOUR GOLF GAME WITH YOU

The beauty of golf is
it is a frustrating
sport for a lifetime



10. 80 IS THE NEW 70

Plan for longevity

HELPING YOUR PARTICIPANTS DEFINE WHAT RETIREMENT WILL BE -
AND NOT A PICTURE OF A BOAT OR A MOUNTAIN VISTA - MAY
IMPROVE THEIR SUCCESS AT REACHING IT.

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