

Your Vision

Retirement starts with a vision, followed by the confidence that you have addressed all the relevant factors to make retirement a success. What is your definition of retirement? What is your vision of a perfect day in each of its three main phases? What are the most important things you would like to accomplish between now and retirement? Between retirement and when you die? Here are the relevant factors we consider:

Goals	Obligations	Resources	External Variables	Other Factors
When? Income level? Lifestyle? Philanthropy? Big purchases?	Children College Debts Mortgages Parents	Pensions Social Security Investments Inheritance Part-time employment	Inflation Economy Investment probabilities Relevant laws	Health, longevity Taxes Family Legacy Objectives Financial sophistication of each spouse

The Planning Vision Process®

Applying our unique seven-step process with our experience, collaboration, analysis, planning strategies, and creativity

The Confident Retirement Vision®

Your Vision Of The Future

The Plan, The Path, And The Confidence To Retire

When? • On what sustainable income level? • Risk management • Sources and strategies for cash flow • Probabilities of success • Survivor needs • Accumulation strategies • Pension options • IRA Minimum distribution strategies • Investment requirements and strategies • Stock option strategies • Business/practice exit strategies • The Retirement Readiness Process™ • Estate considerations • Tax efficiency

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