

## A HOLIDAY WISH LIST FOR RETIREES

The end of the year brings many holidays—Hanukkah, Christmas, and Kwanzaa to name a few. Each may come with the opportunity for one to build a “wish list.” What if there were a “retiree wish list” written by financial professionals? Below is an example of what that wish list might look like.

While maybe not as exciting as a child’s toy wish list, the retiree wish list can create long-term benefits for the retiree.

### 1. A Solid, Long-Term Plan

Today, a newly retired, 66-year-old couple might easily have more than [25 years of retirement](#). Michael Stein, author of “The Prosperous Retirement: Guide to the New Reality,” writes that a solid plan that encompasses Go-Go, Slow-Go, and No-Go years might be the difference between just retirement and a fulfilling retirement. A solid plan will allow for more activity—and perhaps more income—in the Go-Go years. As the Slow-Go years approach, both managing income and maintaining a home safe for those with mobility issues becomes important. The No-Go years should be a time for rest and reflection, without financial concerns and with comfortable surroundings.

### 2. Enough Lifetime Income and a Strategy for Inflation

Retirees need both lifetime income AND a plan for inflation. The predictability of lifetime income improves retiree financial confidence. In turn, this improved confidence can help a retiree’s willingness to invest for growth—an important way to manage inflation. With both pieces in place, the combination of consistent “paychecks” and the potential for “pay raises” in the future can better support today’s longer retirements.

### 3. A Coach to Keep You on Track

Most athletes—even at the highest level—have a coach. Why? It would make sense that a world-class skater or basketball player could avoid that expense. But, here is what these world-class athletes know: A coach keeps you on track and makes sure you don’t forget the basics. In addition, a coach identifies minor injuries or problems and addresses them before they become serious. A retiree needs a coach as well. Retirement is a long game. A retiree who keeps to the plan and has support in managing problems will likely have better success.

As you review and consider this year’s retiree wish list, you can share it with clients to remind them that a solid plan is a gift to their retirements. And that with the guidance of a great financial coach, their retirement goals can be more than a wish.

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## Additional Resources and Links

[Retirement Strategies Blogs](#)

[Choosing Assets to Annuitize](#)

[Factoring Household Expenses into Clients' Retirement Plans](#)

[Understanding the Role of Protected Income in a Flooring Strategy](#)

For more information about retirement planning,  
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