**Retirement** Review.

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Everyone thinks about the day when they can retire on their own terms. For some its a full retirement and for others its semi-retirement or gradual transition. At the end of the day, having the financial freedom to make those decisions is key.

However, in conversations with clients who are at various stages of life, we continue to hear questions such as:

- How much do I need to save for retirement? Am I on track?
- What should I do with my pensions? Or when should I take them?
- I'm already retired, can I sustain my standard of living?

These are fundamental concerns and its never too soon to ask questions. If financial freedom is the destination, then financial planning is the roadmap. No journey should start without understanding how to get there, and more importantly, checking the map along the way to make sure you're on track. Its with this in mind that we developed the retirement review.

**1. The Present.**
In the first step, we will have a conversation to gain an understanding of your current financial situation including an assessment of assets, liabilities, income and expenses.

**2. The Future.**
The second step involves gaining an understanding of your future goals and objectives focused on your retirement lifestyle, assessing income sources to fund it and highlighting variables that could impact your desired outcome.

**3. The Ongoing.**
In the third step, we will look at the variables identified in step two and build scenarios to assess their potential impact. From there we will develop a list of action items tailored to optimize your retirement plan while mitigating potential risks. Examples include:

- Identify and implement tax-planning strategies for your retirement success.
- Specify savings strategies that affect your long-term wealth.
- Evaluate retiring sooner or having higher income at retirement.
- Project the value of your estate throughout your life.

### Whats in it for you.

- Dynamic Financial Projections - An interactive presentation to help you clearly understand your retirement plans.
- Personalized Retirement Plan - An easy-to-understand retirement plan.
- Professional Planning - An integrated team of specialists looking out for your best interests.

Whether you are already retired or looking to the future, knowing you are on the right track is critical. Our retirement review service can help ensure you are on the right track and making the best choices for you and your family.

### Contact Simon Wong to book a portfolio review.

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