



Pre-Retirement Life Stage

Before entering retirement, it's crucial to review and adjust financial plans for the potential challenges that lie ahead. Between loss of regular income, the cost of sending kids to college, and the unpredictable costs of aging, even the best retirement plans can be derailed. Life insurance can provide both protection for loved ones and access to cash while you are living.

Pre-Retirement Happens at Any Age

- ✔ **Millennials**
A financially savvy generation, Millennials are well aware of their need to prepare for retirement and may be more ready to talk than you might think.
- ✔ **Generation X**
They are planners and want to feel assured that they will be able to live the lifestyle they desire in retirement. Provide clients multiple options to consider as you engage in the retirement conversation.
- ✔ **Baby Boomers**
Compared to their parents, Baby Boomers are more likely to remain in the workforce past 65. With fewer years to establish a plan, it's crucial that unretired Boomers have the right plans to guide them to a prosperous retirement.

Resources for Increasing Responsibility

Checklists for Major Milestones

- [Retirement](#)
- [Marriage/Remarriage](#)
- [Divorce](#)
- [College education](#)
- [Major illness/Long-term disability](#)
- [Care of aging parent](#)
- [Preparing for death](#)
- [Surviving relatives](#)
- [Executor](#)
- [Estate planning](#)
- [Inheritance](#)
- [Business start up](#)

Online Calculators

- [Retirement Planner](#)
- [Social Security Benefits](#)
- [72\(t\) Calculator](#)
- [Required Minimum Distribution \(RMD\)](#)
- [Life Insurance Calculator](#)
- [Student Budget](#)
- [Long Term Care Calculator](#)
- [Basic Financial Calculator](#)
- [Health Savings Account \(HSA\) Calculator](#)
- [Flexible Spending Account \(FSA\) Calculator](#)
- [401\(k\) Savings with Profit Sharing](#)
- [Business Valuation - Discounted Cash Flow](#)

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