



Renew & Refresh Meeting Your Retirement Goals This Year

Just as our lives are constantly changing, your vision of your future and your retirement may change as well. As you begin planning for your retirement or as you start to think about the legacy you would like to pass on to your loved ones, you may realize that your initial intentions have shifted over time. Like all of your other assets, your life insurance and/or annuity policies should be periodically reviewed. The New Year is a good time to review these policies to ensure that they are up to date with your financial and lifetime intentions.

Consider the following:

For an Annuity:

- Are the assets within your current annuity policy performing as expected?
- Is the policy structured properly to address your needs?
- Will you be able to pass on a portion of your assets to your loved ones, while providing income for yourself in your own retirement years?
- Will your needs change in retirement, and if so will you have the income to fulfill them?

For Life Insurance:

- Are your policies structured properly to address your needs?
- Does your life insurance reflect your financial and lifetime goals?
 - If you have married since your last policy review or have had a child or children, is your family covered appropriately?
- Have you had a change in your lifestyle such as quitting smoking, or lost weight?
 - Beneficial changes can lower your premiums or qualify you for different types of policies.
- Are there other needs and/or beneficiaries that were not previously considered?

New Year | New Beginnings | New Intentions | New Results

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