



Begin Planning for Retirement Today

Welcome & Opening

Envisioning Your Retirement:

- What do you want your retirement to be? What are you looking forward to?
- What are your fears or concerns as you look toward retirement?

Basis Retirement Finances:

- Looking at your current net worth (*assets and debts*), your present income, your budget, and projecting how things might change in retirement.

Looking at Retirement Income:

- Where is the money going to come from?
 - The Concordia Plans
 - Concordia Retirement Plan
 - Social Security
 - Personal Savings and Investments
 - Concordia Retirement Savings Plan
 - Factoring in Your Spouse's Retirement Income

Healthcare and Healthcare Costs:

- What sort of coverage will be available to you?
 - What might it cost?

Your Estate:

- Wills, Power of Attorney, Healthcare Directives
 - Resources through Concordia Plans

Living in Retirement:

- When will you announce your retirement?
- Where do you plan to live?
 - Where do you *want* to live, and why?
- What will you be doing with your time?
 - Work, Volunteerism, Leisure, Learning – Strike the Right Balance for You!

Wrap-Up and Final Questions