EQUITABLE
ADVISORS



Retiring soon?

Know your benefit options

If you plan on retiring soon, there are several employee benefit options to consider that impact your financial future. Here's a checklist to help you create a solid transition plan and a successful retirement:

- **Your 403(b) plan** — Understand your investment options, the maximum amounts you can contribute and ways to generate retirement income.
- **Early retirement payout options** — Find out if you are eligible for an early retirement program and how it works.
- **Accrued sick leave and vacation payout options** — Evaluate how you would like to receive these accrued benefits.
- **FL state pension payout options** — Calculate your pension benefits for different payout options.
- **Pension protection and pension maximization options** — Decide if protection or maximization options are right for you.
- **Social Security benefits** — Estimate the amount and best time to start receiving benefits, if applicable.

Your Equitable Advisors Financial Professional can help you understand how these different programs can affect your future retirement income. In addition, you should work with your tax and legal advisors to fully compare your options to help determine which are appropriate, suitable and in your best interests.

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Let's get started. Schedule a call or meeting today.



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