

*Collier*

RETIREMENT BY DESIGN

A photograph of an older couple hiking in a mountain landscape at sunset. The woman is on the left, wearing a yellow and black backpack and a striped shirt. The man is on the right, wearing a brown sweater and a red backpack. They are sitting on a rocky outcrop, looking out over a valley with pine trees and mountains in the distance. The sky is filled with soft, golden light from the setting sun.

*Your, What's Next?...should be, What's Best!*

**WE HELP YOU GAIN FINANCIAL  
AND EMOTIONAL CONFIDENCE, SO  
YOU CAN FULLY ENJOY YOUR NEWLY  
DISCOVERED FREEDOMS.**

# ENCORE PLANNING PROCESS

## WHAT'S IMPORTANT TO YOU 1

VALUES  
INTERESTS  
NEEDS &  
CIRCUMSTANCES

## WHERE YOU ARE & WANT TO BE 2

GOALS  
FINANCIAL  
RESOURCES  
PREFERENCES &  
OPTIONS

## HOW YOU GET THERE 3

FINANCIAL PLAN  
STRESS TEST  
INVESTMENT  
MANAGEMENT

## SUPPORT YOUR ENCORE 4

TRANSITION  
ASSISTANCE  
PROFESSIONAL  
NETWORK  
ENCORE UNIVERSITY

# WHAT DO/DID YOU VALUE ABOUT THE WORK YOU DO/DID?

Autonomy/Independence

\_\_\_\_\_

Expertise in the Field

\_\_\_\_\_

Purpose

\_\_\_\_\_

Social/Relationships

\_\_\_\_\_

Helping Others

Variety

Enjoyment

Leave a Legacy

Leadership

Challenge and Adventure

Lifestyle

Creativity

Make a Difference

# NOW THAT YOU HAVE THE TIME, WHAT DO YOU WANT TO SPEND IT DOING?

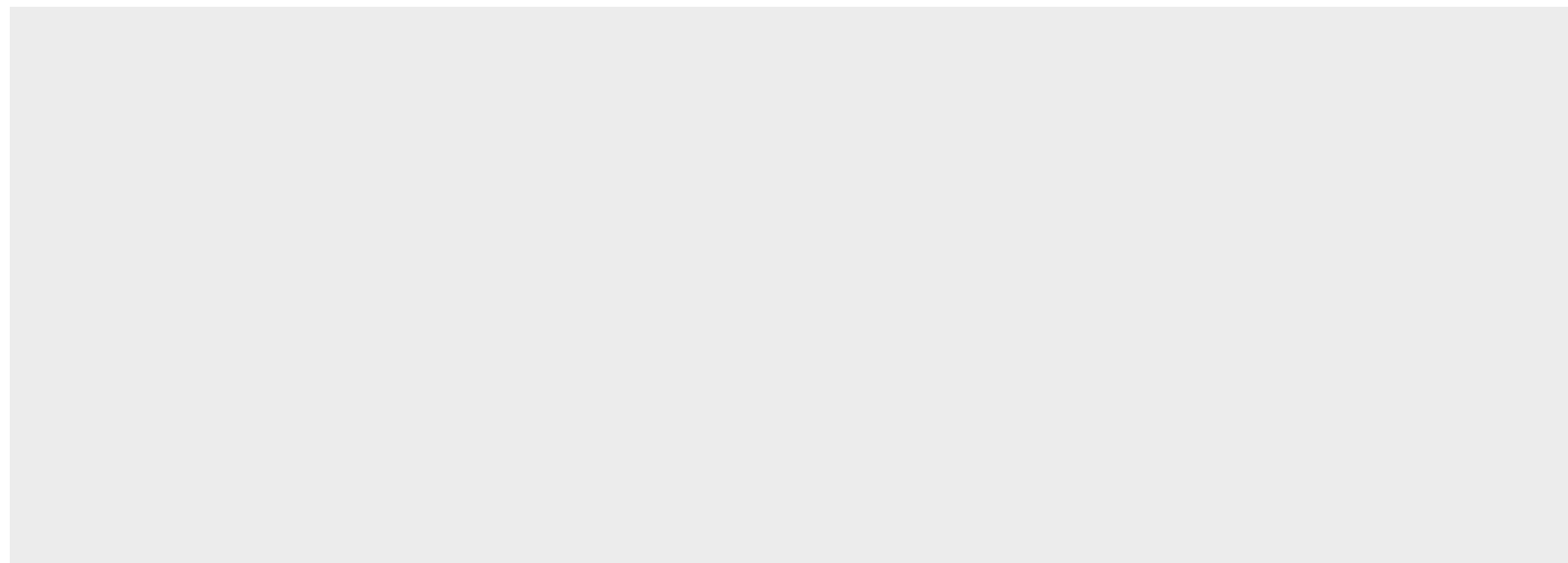
- Travel, Bucket List
  - Time With Friends/Family
  - Start A New Business
  - Work On My Terms
  - Learn Something New
  - Do Nothing/Relax
  - Outdoor Activities, Golf, Hiking
  - Culture, Read, Write, Paint
  - Music
  - Volunteer/Charity
  - Mentor
  - Faith, Church
  - Exercise, Running, Yoga
- \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_

# WHAT ARE THE CIRCUMSTANCES THAT AFFECT THESE DECISIONS?

- Financially Dependent Children
  - Caring for Family/Friends
  - Current Health Concerns
  - Family Health History
  - Have A Mortgage
  - Friends/Family Live Out of State
  - Not Wanting To Stop Working
  - Cost Of Living
  - Family Needs
  - Uncertain If Our Money Will Last
  - Fear Of Investment Loss
- \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_
  - \_\_\_\_\_

# INFORMATION

- What age you'd both ideally like to retire.  
\_\_\_\_\_
- Both of your current incomes.  
\_\_\_\_\_
- If you have children, their names and dates of birth.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- For any employer sponsored retirement plans, how much are you contributing per year and what is the employer match?



- Please provide an estimated value of any *property you own*:

	PROPERTY 1	PROPERTY 2
Monthly Payment:	_____	_____
Balance Remaining:	_____	_____
Mortgage Period:	_____	_____
Start Date (m/y):	_____	_____
Interest Rate:	_____	_____

- Please provide an estimated value of any *other large debts or loans*:

	DEBT/LOAN 1	DEBT/LOAN 2
Monthly Payment:	_____	_____
Original balance:	_____	_____
Current balance:	_____	_____
Start Date (m/y):	_____	_____
Interest Rate:	_____	_____

- If you have any pension plans, please run a projection for the income you would receive at the year you would like to retire. \_\_\_\_\_

## COLLECT & PROVIDE COPY

- Gather the most recent statements for all your investments (IRAs, 401ks, brokerage, etc.).
- If you have any insurance or long-term-care policies, please gather details on the premiums and coverage.
- Visit the [Social Security website](#) to each get a copy of your Social Security statement. You'll have to create an account if you don't already have one.

When creating an account, it will ask you a few credit check questions. These can sometimes be difficult; don't worry if you're not sure of the answers.



# EXPENSES

Please input everything in monthly format. Don't worry about completing every category, only what's appropriate for yourself.

HOME	MONTHLY	MONTHLY
CATEGORY	CURRENT	RETIREMENT
FIRST MORTGAGE		
SECOND MORTGAGE		
EQUITY LINE		
REAL ESTATE TAX		
RENT		
HOMEOWNER'S INSURANCE		
ASSOCIATION FEES		
ELECTRICITY		
GAS/OIL		
TRASH PICKUP		
WATER/SEWER		
CABLE/SATELLITE TV		
INTERNET		
TELEPHONE (LAND LINE)		
LAWN CARE		
MAINTENANCE - MAJOR REPAIR		
MAINTENANCE - REGULAR		
HOUSEHOLD HELP		
OTHER		
<b>TOTAL</b>	\$ _____	\$ _____

# EXPENSES

PERSONAL & FAMILY EXPENSES	MONTHLY	MONTHLY
CATEGORY	CURRENT	RETIREMENT
ALIMONY		
BANK CHARGES		
BOOKS/MAGAZINES		
BUSINESS EXPENSE		
CARE FOR PARENT/OTHER		
CASH - MISCELLANEOUS		
CELL PHONE		
CHILD ACTIVITIES		
CHILD ALLOWANCE/EXPENSE		
CHILD CARE		
CHILD SUPPORT		
CHILD TUTOR		
CLOTHING		
CLUB DUES		
CREDIT CARD DEBT PAYMENT		
DINING		
EDUCATION		
ENTERTAINMENT		
GIFTS		
GROCERIES		
HOBBIES		
HOUSEHOLD ITEMS		
LAUNDRY/DRY CLEANING		
PERSONAL LOAN PAYMENT		
PET CARE		
PUBLIC TRANSPORTATION		
RECREATION		
SELF IMPROVEMENT		
STUDENT LOAN PAYMENT		
OTHER		
<b>TOTAL</b>	\$ _____	\$ _____

# EXPENSES

VEHICLE	MONTHLY	MONTHLY
CATEGORY	CURRENT	RETIREMENT
LOAN PAYMENT		
LEASE PAYMENT		
INSURANCE		
FUEL		
REPAIRS/MAINTENANCE		
PARKING/TOLLS		
DOCKING/STORAGE		
OTHER		
<b>TOTAL</b>	\$ _____	\$ _____

VEHICLE-2	MONTHLY	MONTHLY
CATEGORY	CURRENT	RETIREMENT
LOAN PAYMENT		
LEASE PAYMENT		
INSURANCE		
FUEL		
REPAIRS/MAINTENANCE		
PARKING/TOLLS		
DOCKING/STORAGE		
OTHER		
<b>TOTAL</b>	\$ _____	\$ _____

# EXPENSES

OTHER GOALS	MONTHLY	MONTHLY
CATEGORY	CURRENT	RETIREMENT
VACATION/TRAVEL BUDGET		
CHARITABLE DONATIONS		
MAJOR PURCHASES IN		
RETIREMENT (PLEASE NOTE TO THE SIDE ANY DETAILS)		
<b>TOTAL</b>	\$ _____	\$ _____
<b>BUDGET TOTAL:</b>	\$ _____	\$ _____

*Let's Connect*

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