

Are You Retiring Within the Next 5 Years?

by Dominic Lucente

Are You Retiring Within the Next 5 Years?

What to focus on as the transition approaches

YOU CAN PREPARE FOR THE TRANSITION YEARS IN ADVANCE. In doing so, you may be better equipped to manage anything unexpected that may come your way.

HOW MUCH MONTHLY INCOME WILL YOU NEED?

Unfortunately, there is no “magic” number for everyone to strive for. Instead, examine your monthly expenses, considering any trips, adventures, or pursuits you have in mind for the near term. As a test, you can even try living on your projected monthly income for 2-3 months prior to retiring.

Should you downsize or relocate? Your home is not only a significant asset, it also represents a significant part of your lifestyle. After all, our homes are often a reflection of who we are. It follows that the decision of how much home we want—or need—may vary with each situation; it is not strictly a financial decision. However, if you are considering downsizing or relocating, the financial component of the decision should be considered thoughtfully.

HOW SHOULD YOUR PORTFOLIO BE CONSTRUCTED?

For many retirees, the top priority is generating consistent income. With that in mind, your financial professional can adjust your portfolio with respect to your time horizon, risk tolerance, and goals. For example, some retirees prefer to maintain an amount of risk-averse investments that can provide income during retirement. However, even the most risk-averse investments aren't immune to risk entirely.

HOW WILL YOU LIVE? Whether you dream of endless Saturdays or dedicating your time to volunteering, remember that retirement is a beginning. Ask yourself what you would like to begin doing now. Think about how to structure your days to pursue that goal, and give it a shot! There's no better way to prepare for what may come, than to practice in the present.

HOW WILL YOU TAKE CARE OF YOURSELF? If you retire before age 65, Medicare may not be an option. If you're considering early retirement, check if your group health plan extends certain benefits into retirement.

Even if you retire at 65 or later, Medicare may not be your ideal solution. Consider items Medicare doesn't traditionally cover, such as extended care or other specialized medical services.

REVIEW YOUR RETIREMENT STRATEGY AS THE TRANSITION APPROACHES.

Give your financial professional a call today. An adjustment or two before retirement may be all you need for a successful next chapter.

Dominic may be reached at 603.645.8131

or Dominic.lucente@LPL.com

Dlucente.com

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment. Investments seeking to achieve higher rate of return also involve a higher degree of risk.

Financial planning offered through Northeast Planning Associates, Inc. (NPA) a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial, or its licensed affiliates. The Credit Union, NPA and LPL Financial are unaffiliated.



YES, WE DO TAKE IT

personally



Everyone hopes for a happy, secure life and an easy path to retirement. But only **you** know what happiness and retirement personally mean to you. That's where we come in.

At NPA, we pride ourselves on excellent client relationships and a personal planning approach focused on understanding you, your family and your financial goals. The plan we create together takes all of that into account, but when things change, either in the world or for you, we'll adjust accordingly.

Now, let's get personal. Call us today!



Dominic M. Lucente, CFP®, RFC®
CERTIFIED FINANCIAL PLANNER™
NORTHEAST PLANNING ASSOCIATES, INC.
425 Hooksett Road · Manchester, NH 03104
(603) 645-8131 · dominic.lucente@lpl.com
www.dlucente.com



21-436 Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser (RIA). Securities and advisory services offered through LPL Financial (LPL), an RIA and broker-dealer (BD), member FINRA/SIPC. Credit union is not an RIA or BD. Insurance products offered through LPL or its licensed affiliates. LPL registered representatives offer products and services using NPA. These products and services offered through NPA, LPL, or their affiliates, which are separate entities from, and not affiliates of the credit union, are:

Not Insured by NCUA or Other Government Agency | Not Credit Union Guaranteed | Not Credit Union Deposits or Obligations | May Lose Value



Flags Across Dunbarton

For only \$40, Scouts (and/or their parents) will place a U.S. Flag on your property in Dunbarton near the street end of your driveway at least three days prior to each of the following holidays:

Memorial Day, Flag Day, Independence Day, Labor Day through 9/11 & Veterans Day

The flag and pole will be removed approximately 3 or more days after each holiday and reinstalled prior to the next holiday. The ground stake for mounting the flag and pole will remain in place for the duration of the season. Weather may sometimes alter the schedule.

Proceeds will benefit Scouts BSA Troops 75 (Boys & Girls) and Pack 75 (Cub Scouts).

Be sure to select "Right side" or "Left side" when ordering. This refers to the side of the driveway the flag will be placed on when facing the house/property from the street. Also include any information about underground utilities, sprinklers or other information in the area in the space below.

Order your flag today online via the link below or mail this form along with payment (made out to "TROOP 75") to:

Troop 75 - Flags Across Dunbarton
21 Surrey Coach Ln
Bow, NH 03304

Name: _____

Street Address: _____

Town: _____

Phone: _____

Email: _____

How did you hear about us: _____

Side of Driveway (Circle 1) Left Right
(This refers to the side of the driveway the flag will be placed on when facing the house/property from the street.)

Additional Placement Information:
(underground utilities, sprinklers or other info)

Proceeds to benefit:



of Dunbarton & Bow



Picture above is an approximate representation of the 3' x 5' flag, pole, and ground stake.

Sign Up Today

<https://bowscouts.square.site>

