

Fearless Retirement Blueprint™

A Six Step Process For Creating Your Dream Life After Work

1. Meeting the Right Retirement Planner™

Finding the right planner and setting the ground rules!

The first step of the process is for you to find a professional planner who's right for you. When it comes to retirement planning you need a specialist. One who is qualified and trained in creating realistic and sustainable retirement income plans. Once you find someone who's a fit, that you like and trust, then setting the ground rules in writing is essential. This is what we do – we specialize in retirement income plans.

2. Discovering Your Retirement Lifestyle and Financial DNA™

What's your vision for the future, and where are you today?

What is it that you really want to do? What's important to you? What do you value in life, and what are the financial costs associated with those things? Determining your starting point is the critical first step. Assessing what you own, what you owe, what you earn and what you spend, and how that will change when you retire is determined at this stage. We use our proprietary Retirement Lifestyle Discovery™ and Financial DNA Discovery™ tools to help you at this stage.

3. The Financial Diagnosis™

Determining the gap and identifying any financial obstacles

This is where we take over as your planner. We will compare your hopes, dreams and fears for the future to your current financial reality. We are looking for any “financial challenges” that may prevent you from fulfilling your dreams? For instance - is there a “gap” in your needed income and if so are your available resources enough to fill that gap? This analysis will determine what actions need to be taken in order to close the gap from where you are today to where you want to be in the future.

4. The Financial Prescription™

A written plan to help your dreams become reality!

Based on your vision for the future, the written prescription will outline various options for you to make your dreams a reality. Solutions for any challenges determined in the Diagnosis stage will be presented here as well. It is now your job to assess the presented options and gain a full understanding of each in order to make an informed financial decision that you are comfortable with.

5. Filling the Financial Prescription™

Taking your medication is the only way to get better!

This is where rubber hits the road. A plan is only as good as the actions you take to put it into place. Agreed upon steps as outlined in The Financial Prescription™ need to be followed and put in place in a systematic way in order for them to be effective.

6. Your Regular Financial Fitness Review™

Financial/Retirement Planning is a process not an event!

Change happens! As your life situation changes and you transition from one stage to the next, you will need to periodically review the plan and make adjustments as needed. Regular reviews are essential to ensuring that you stay on track to maintaining your Fearless Retirement. This is a core part of what we do to ensure your success.