

# TOP FOUR RETIREMENT CONCERNS

When it comes to retirement, there are many things to look forward to – but there are also things to take precautions against. Here are four of the top concerns pre-retirees often have. If any of them are causing YOU stress, please give me a call so we can do something about it!

## PAYING FOR MEDICAL EXPENSES

According to a study\*, the average retired couple may need approximately \$285,000 in savings just to cover health care expenses after retirement.



## OUTLIVING YOUR MONEY

People are living longer – which means their retirement savings need to last longer, too. Unfortunately, many people don't start saving early enough.



## TOO MUCH DEBT

The average person aged 65-74 has \$66,000 in debt, often due to paying off homes, cars, or paying for their child's college tuition.\*\* That's \$66,000 they won't have available for retirement.



## NO PLAN

There are so many decisions to make before and after retirement. Do you have a plan for how to tackle them all?



\* "How to plan for rising health care costs," *Fidelity*

\*\* "This is How Much Debt the Average American Has Now," *Money*