

AMA Survey – Life in Retirement

Physicians work day in and out to get to a point in life when they can financially retire, enjoy life and the free time that comes with retirement. Two questions can be helpful when thinking about retirement and the newfound free time:

1. I made it to retirement, now what?
2. What am I doing every Tuesday at 10am?

While two separate questions, we think both questions can be answered similarly.

Retired physicians via the AMA Survey (see right) answered how they were spending their time in retirement. The most frequent responses we hear on a typical basis:

- “I look forward to spending more time with family and friends.”
- “I am planning to do whatever I want, whenever I want.”
- “I have a to-do list of things around the house I will finally be able to address.”
- “I look forward to traveling to X, Y and Z.”

All of these are great answers. However, let's keep the following in mind as well:

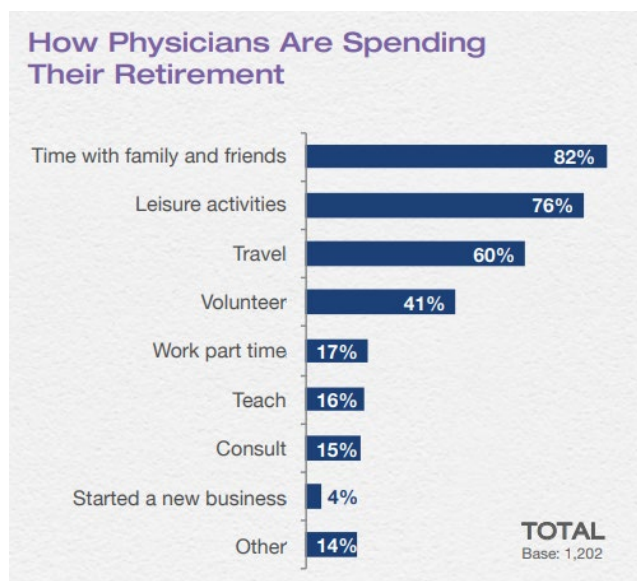
- What if individuals you want to spend the most time with aren't retired yet?
- Is there a limit on how many rounds of golf you can play?
- Will your to-do list disappear once you start checking items off?
- What happens if you run out of time, resources or destinations? Or if the world goes into another lock down...?

Have retirement aspirations, but also think about what the small every day moments will look like as well. Creating a plan for retirement may start with a financial plan, but retirement is much more than just the ability to retire financially. Health and happiness are just as important, and identifying what a full retirement picture may look like for you will help you be prepared for retirement.

Successfully retired physicians offered the following quotes regarding life in retirement:

- “Do your best to maintain good health. Money will never buy happiness, and certainly not if your health is poor.”
- “Make sure you know what you will be doing in sickness and in health when not working.”
- “It is all about health and wealth. If you have those two things, then you can enjoy life and do the things you want to do.”

By having meaningful conversations, Stribling~Whalen Financial Group can help determine what financial confidence means, identify financial goals and create a plan to help you achieve both. Call us at 678-989-0048, or visit our website at www.striblingwhalen.com to begin a journey to retirement fulfillment.



You save lives. We simplify yours.

The advisors at Stribling~Whalen Financial Group (SWFG) provide comprehensive investment planning strategies to a wide range of clients including over 35 physicians.

Our marathon mission

Pre-training preparation

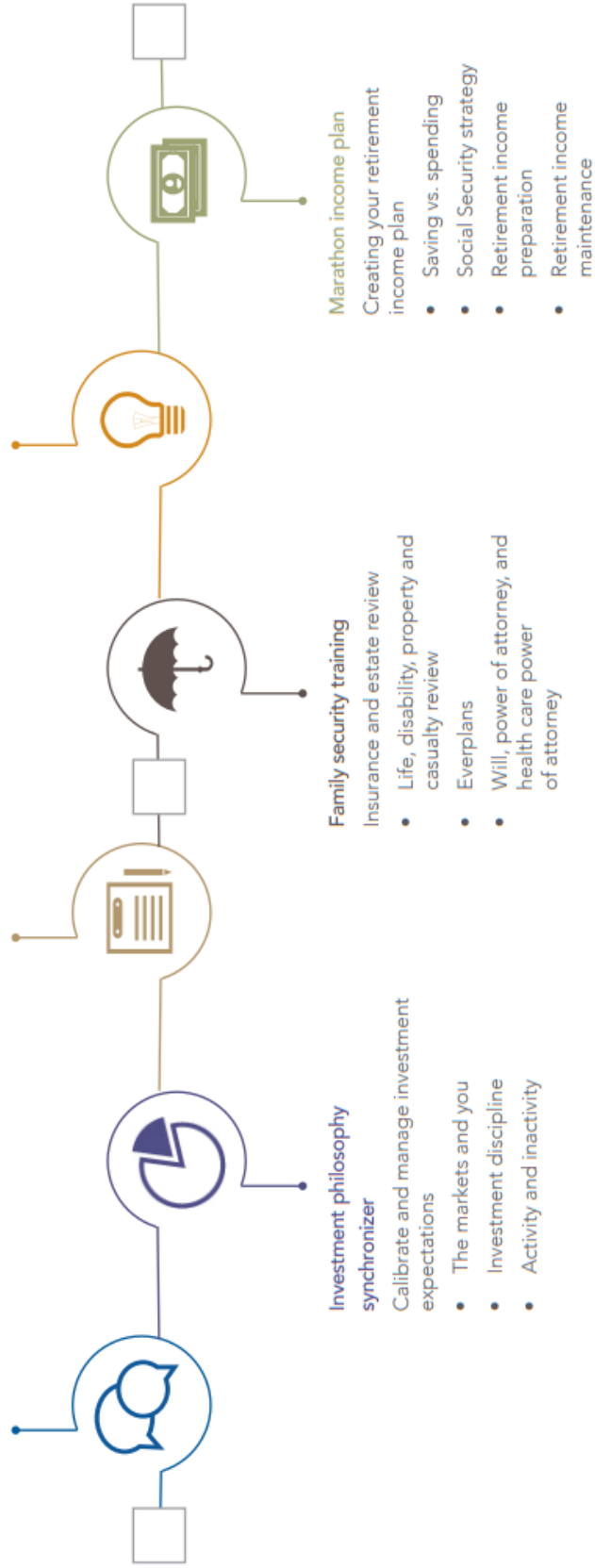
- Begin the planning process and discuss:
- Life goals and dreams
 - Priorities
 - Concerns and Opportunities
 - Current situation

Marathon roadmap process

- Formalize your plan
- Portfolio construction - current vs. recommended
 - Manager selection
 - Debt management
 - Employee benefits review
 - Net worth statement

Pre-marathon preparation

- Retirement encore, Medicare and legacy
- What is your encore?
 - Medicare strategy session
 - Housing



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