



Envisioning Your Ideal Retirement

When you imagine life after retirement, what do you see? Do you picture yourself relaxing on a beach somewhere, without a care in the world? Do you imagine yourself spending more time with your family? Or pursuing activities you didn't have time for while you were working?

No matter what you envision yourself doing, keep one thing in mind: there are 24 hours in a day, 7 days in a week, and 52 weeks in a year. That's a lot of time to fill. And many retirees struggle with finding something that will be as fulfilling as their job once was.

In planning for the financial aspects of your retirement, we also strive to prepare you for the other quality-of-life issues you may face. The following questions will help you gain some perspective on how you will occupy yourself during this next phase of your life—and it will help us focus on areas where you may need our assistance.

1 What would your ideal day be like? _____

2 Is that "ideal" a day you could conceive of every day? _____

3 How do you spend your leisure time now? _____

4 Can you/will you continue these same activities post-retirement? _____

5 What interests do you have that you may not have had the time or opportunity to explore while still working?

6 Will incorporating these new interests/activities be one of your goals? _____

7 Do you have close ties to your family? _____

8 Do you have many friendships or people with whom you will socialize? _____

9 Do you have strong community involvement? Will this be an outlet for you? _____

10 Will you want to downsize your residence as you age? _____

11 Will you consider relocation as you age (e.g., to a warmer climate or one closer to relatives/friends)? _____

12 Is living with family members a goal/possibility? _____

13 Do you enjoy traveling? Do you want to increase your travel in retirement? _____

14 With the extra time afforded to you, will you want to go out to eat more often? Will you want to go to more movies, plays/musicals, or other entertainment events? _____

15 Do you currently volunteer? Have you considered volunteer work? _____

16 How will you maintain your health and fitness in retirement? Will you work out at a health club or exercise at home? Do you want to take up fitness activities? _____

17 Can you conceive of a week without work? Does part-time work appeal to you? _____

18 Do you want to leave a legacy for your children or grandchildren? _____

19 Is there a charity or charities to which you wish to leave an endowment? _____

20 Do you have other legacy or charitable goals (e.g., having a wing of a building at your alma mater named after you)? _____

Armed with the answers to these questions, we can help you formulate both a personal and a financial plan to help you live your ideal retirement.



Founded in 1979, Commonwealth Financial Network, member FINRA/SIPC, is the nation's largest privately held independent broker/dealer-RIA, with headquarters in Waltham, Massachusetts, and San Diego, California. The firm supports 1,710 independent advisors nationwide in serving their clients as registered representatives, investment adviser representatives, and registered investment advisers, as well as through hybrid service models. For more information, please visit www.commonwealth.com.

Waltham Office

29 Sawyer Road
Waltham, MA 02453-3483
Toll-Free: 866.462.3638
Phone: 781.736.0700
Main Fax: 781.736.0793

San Diego Office

110 West A Street, Suite 1800
San Diego, CA 92101-3706
Toll-Free: 866.462.3638
Phone: 619.471.9700
Main Fax: 619.471.9701

commonwealth.com

Commonwealth Financial Network®
Member FINRA/SIPC

MKT-2235-24667_02/17