

## Q&A Worksheet

**So now you know...Where do you go next?**

1. The first step for retiring early is creating a vision for your retirement. What do you plan to do in retirement? Are you and your spouse in agreement?

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2. If you retire early, you may need more money to make up for reduced Social Security and pension benefits. Have you started to save for this? Can you take more investment risk to make up the difference? What are steps you can take to bridge the gap?

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3. To make early retirement work, debt should be eliminated and savings should be increased. List lifestyle changes you might make to achieve this.

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4. You may be able to put more into your employer-sponsored plan, buy an annuity or IRA, or use catch-up provisions to increase your nest egg. Which of these options appeals to you? How and when might you make this happen?

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5. What are your next steps following this presentation?

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Date \_\_\_\_\_

