

# Ten Steps to a Secure Retirement

Consolidated from a number of sources by Retirement Planning Services, Inc.

- Determine sources of income, especially social security
- If you have a pension plan, research your projected payments and payment options
- Plan to continue saving in retirement if possible
- Plan for longevity – especially for medical expenses
- Determine retirement expense needs
- Have an updated will, power of attorney, medical directive and a long-term care plan
- Diversify savings and retirement portfolio assets
- Minimize taxes to help maximize retirement income
- Make the necessary lifestyle considerations—where will you live, what are my financial obligations, will I need to work, or can I live on Social Security, etc.????