

Driving Through Your Job Transition

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“Money is only a tool. It will take you wherever you wish, but it will never replace you as the driver”

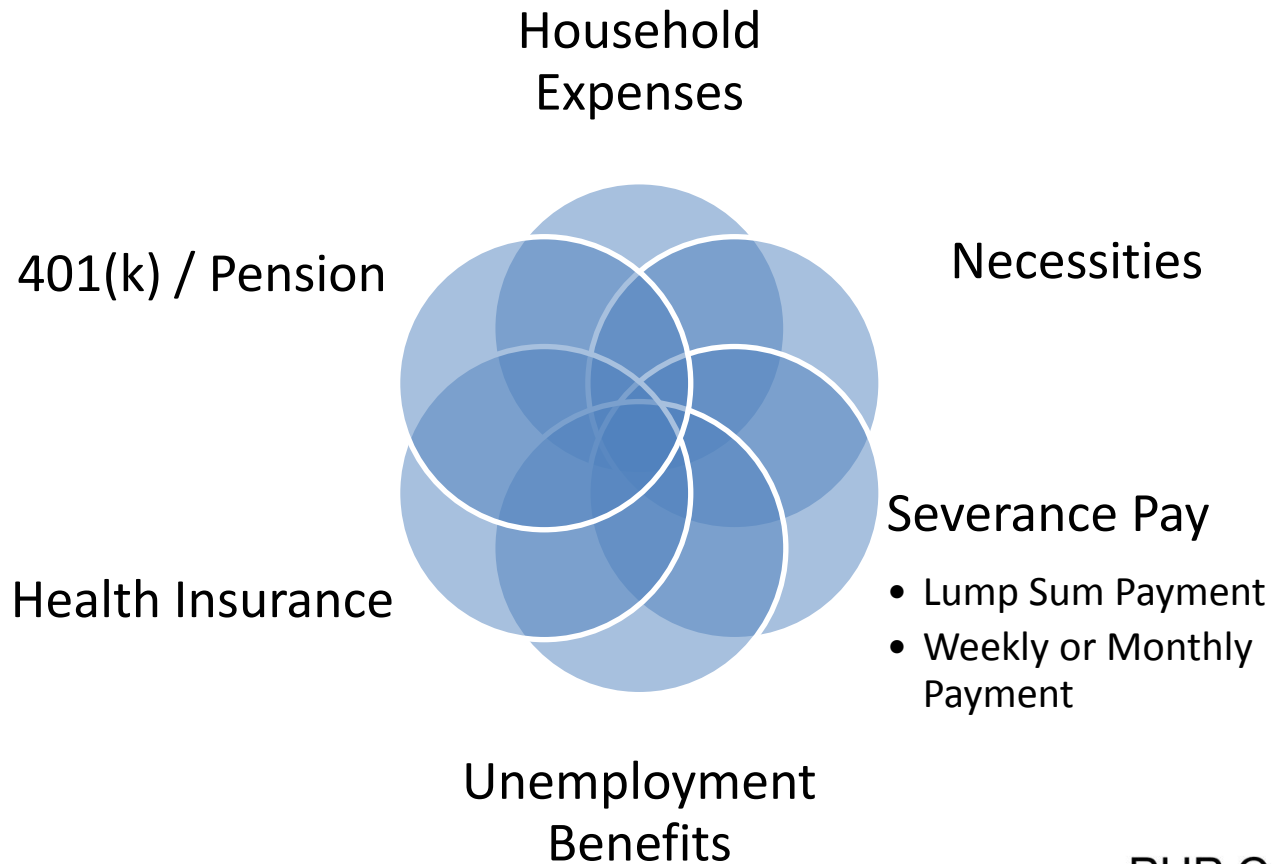
~Ayn Rand

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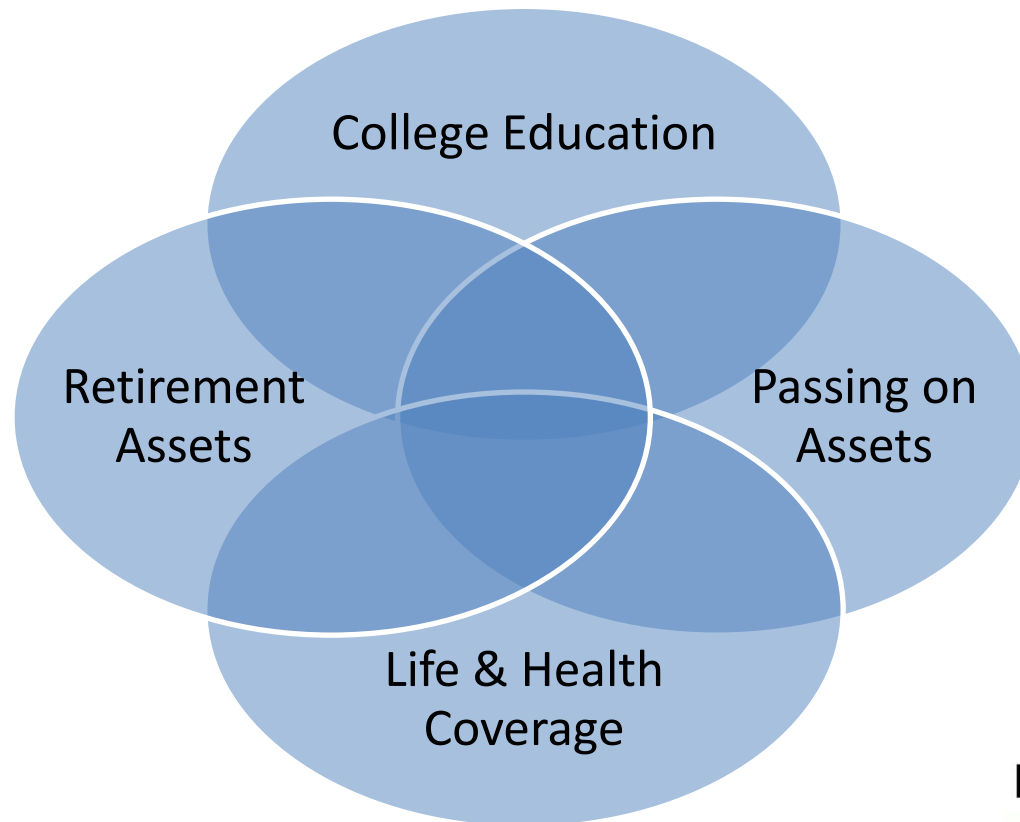
Short-Term Strategy

Surviving the 'Right Now'



Long-Term Strategy Retirement Plan / Goal

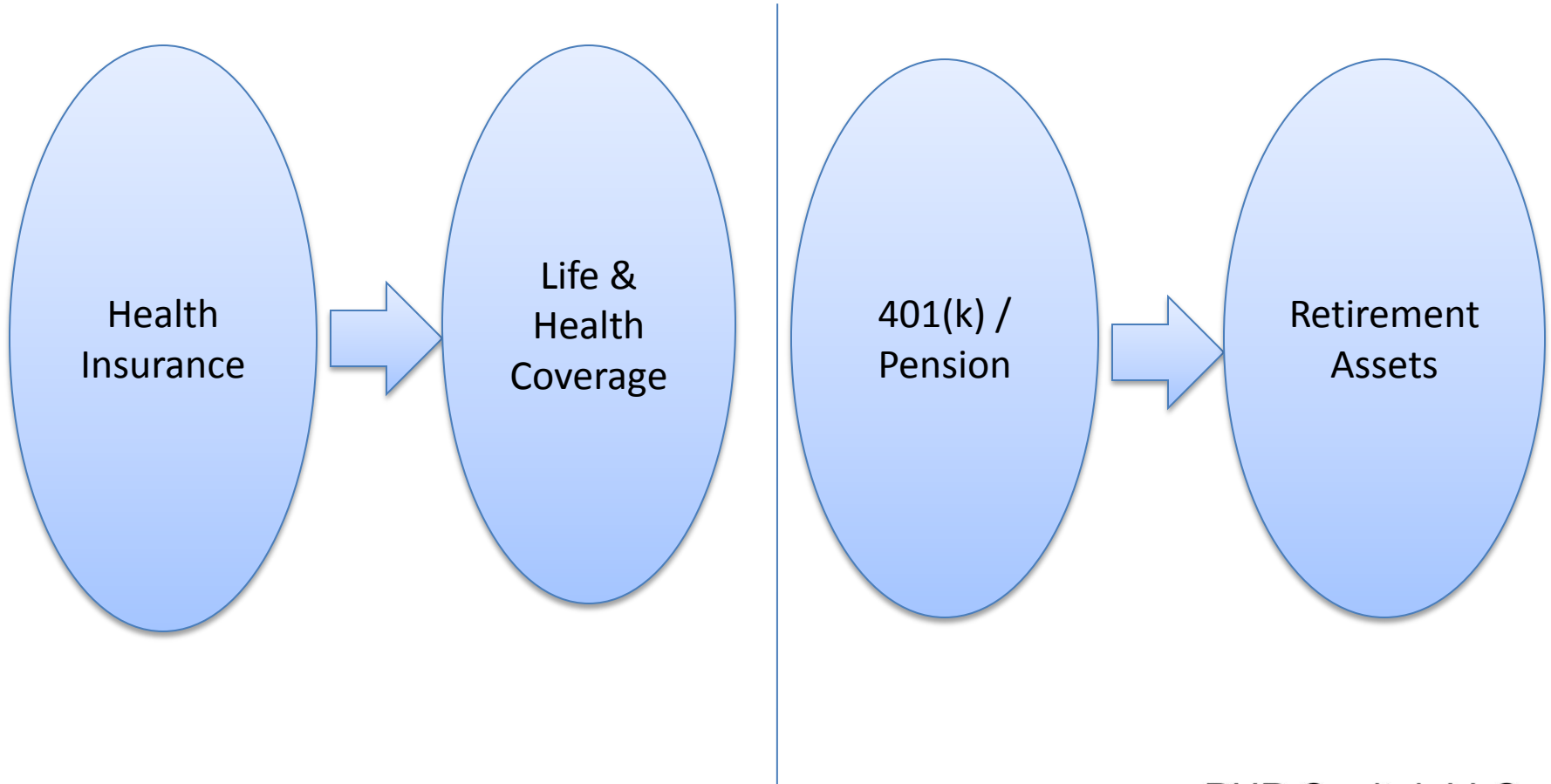
Funding a Long and Active Retirement



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Addressing Short-Term and Long-Term Needs



Options for the 'Right Now'

401(k) / Pension

- Rollover into an IRA
- Move Funds to New Employer Plan
- Retain in Previous Employer Plan
- Cash Out



Health and Life Coverage

- COBRA/Continuation Coverage
- Individual Insurance
- Small Group 'Guarantee Coverage' (1-50)
- Moderate / Low Income Household Options
- Term Policies



401(k) / Pension

Options that Provide for the Future

- What is a Traditional IRA?
- A Traditional IRA is an Individual Retirement Account that offers several tax advantages.
- Contributions may be tax-deferred
- Withdrawals will be subject to income taxes
- Most 401(k)s, 403(b)s and other retirement plans that are offered through employers are rolled into Traditional IRAs

- What is a Roth IRA?
- A Roth IRA is a retirement account that was created by Senator Roth of Delaware.
- Contributions are not tax-deductible
- There are income limitations for those who want to contribute
- Money grows tax-deferred
- Eligible withdrawals can be taken tax-free

*All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Withdrawals of taxable amounts are subject to ordinary income tax and if made before 59 ½, may be subject to a 10% federal income tax penalty.

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Health, Life and Long-Term Care Options that provide for the Future

- Health Savings Account (HSA)
 - Works with High Deductible Insurance Plans
 - Money deposited is 100% tax-deductible
- Long-Term Care Policy
 - Protection to pay for medical care in a retirement or a nursing home (Asset Retention)
- Life Insurance Policy
 - Loan Options
 - Not considered an asset
 - Provides payment to beneficiaries in the event of death
- Annuities
 - Can provide monthly income
 - Some offer guarantees of income*

*All product guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. Withdrawals of taxable amounts are subject to ordinary income tax and if made before 59 ½, may be subject to a 10% federal income tax penalty.



Remember the \$219,000?

3 meals per day x
365 days per year x
\$5 per meal x
20 years in retirement
\$109,500

$\$109,500 \times 2 = \$219,000$

Cost of feeding two people in retirement

(Does not take inflation into account)

Conclusion

- Strategize for both the Short-Term and the Long-Term
- Seek professional advise
- Work with someone who is knowledgeable and that you feel confident in
- Work with someone you like and trust

