

ARE YOU ON TRACK?

When and how to retire are the most important financial decisions you'll have to make. But how do you know if you're ready? **Retirement Readiness** will give you the *clarity* and *confidence* to prepare for and eventually enter into retirement.



RETIREMENT Readiness CONSULTING

EFR EMPLOYEE & FAMILY RESOURCES[®]

HOW IT WORKS:

1. Introduction conversation and data gathering: 30-45 minutes
2. Implementation discussion: 60 minutes
3. Mid-year follow up: 15-20 minutes
4. One-year (or as needed) follow up: 15-20 minutes

PACKAGE DELIVERABLES:

- Retirement income sources (savings, social security, pension, etc.)
- Retirement paycheck projection
- Retirement expense projection
- Gap analysis and action steps to help you reach your retirement goals

ACTION PLAN:

- Collaboration with Independent Financial Advisor
- Risk tolerance aligned with saving and spending needs
- Access your plan and progress anytime using the eMoney planning software
- Additional services are available and can be added to meet specific interests and needs



CALL NOW

800-327-4692



Explore Your 1:1 Retirement Readiness Benefit!



If you're looking for clarity and confidence around your financial future as it relates to cash flow, portfolio and risk management, and tax, social security and retirement funds, look no further than the 1:1 Retirement Readiness benefit available through your EAP provider, Employee and Family Resources (EFR). This benefit will give you a roadmap and action plan to achieve short and long-term goals.

EFR will connect you with their partner, Legacy Financial Group, to get you on the path to financial freedom. All Legacy Financial Group Advisors work in the client's best interest with confidentiality, independence, and no product bias. To get started, call EFR at **800-327-4692**. Appointments can be in-person or virtual.

Preparing for your Appointment

Prior to your first meeting, please consider gathering the following information:

Assets - recent statement or balance and details for:

- 401k, IRA, Roth, Pension, etc.
- Investment accounts and investment portfolio allocation
- Individual stocks
- Health Savings Accounts
- College 529
- Bank Savings

Debts - recent statement of balance and rate and term detail for:

- Mortgage
- Auto
- Student Loan
- Consumer debt

Current Income and Cashflow

- Current gross and net income
- 401k employee contribution and employer match

Miscellaneous

- Life insurance
- Future income needs
- Social Security
- Any additional information that could be helpful (e.g. spouse/partner's information from above)