



reiner financial group

PLANNING MAKES IT POSSIBLE

Phases of Retirement

	Phase	When	Emotions	Planning Considerations
1	Anticipation	10 years before	Anticipation, optimism, excitement, anxiety	Accumulation Understanding options Preparedness Affordability
2	Launch	Retire + 2 years	Excitement, anxiety, disoriented, seeking purpose, sense of freedom	Medicare/health Social security Pension/part-time employment Portfolio changes Cash flow/taxes
3	Reinvention	3-14 years	Family, exploration, pleasure, health concerns	Portfolio/assessment Distribution strategies Social security Cash flow/taxes Tax strategy
4	Reflection	15 years	Happiness, contentment, health concerns, resolute	Generational generosity Distribution strategies Tax strategies