

# When Can I Retire?

This is the number one question we receive from prospective clients.

Most people **hope** to retire someday, but don't **know** if it's possible and what kind of lifestyle they should expect.

They have many questions, lots of un-certainty and maybe even fear.

Our **RETIREMENT READINESS CHECK-UP** is designed to answer that question and to give you the specific action steps to make retirement under your terms possible.

This is an ideal service for people 7-15 years away from their hoped-for retirement date (whether that's age 67, 62 or earlier).



**Juetten**  
Personal Financial Planning, LLC

Helping you take care of your money so you can do more of what you love!



If you're on course to retire at the age you hoped (age 65 for example), we'll tell you that and what you need to do to meet this goal and what could derail your plans.

If, on the other hand, you are not on course to retire at the age you hoped for, say age 62, we'll tell you that, too. But we won't leave you hanging there with a simple "not possible" conclusion. We'll show you what you can do to retire as soon as possible if that's what you want.

The benefit to you is increased peace of mind because the scary unknown is now known. You'll also have specific action steps to take or avoid so you have confidence that you can retire when and under the conditions you want.

The cost for a **RETIREMENT READINESS CHECK-UP** varies based on your situation and is usually between \$2,500 and \$3,500. Working on a fee-only basis eliminates most of the conflicts of interest that arise when financial advisors need to sell products to get paid (see description below). If your situation is very complicated, we will charge you more, but you'll know that before you commit to working with us.

What if you knew what you needed to do to turn your retirement wishes into reality? How would you feel, if instead of *guessing or hoping* about retirement, you *knew* what you needed to do in order to retire to the life you want and deserve after you stop working so darn much?

## RETIREMENT READINESS CHECK-UP

The system is pretty straightforward:

1. We help you to set retirement goals, including when you hope to retire and the retirement lifestyle you envision (where you want to live, what you're doing, who you're doing it with).
2. You provide us with information about your current financial situation.
3. We provide you with a Retirement Readiness Grade (from A-F) and, more importantly, what you need to stop doing, start doing and keep doing to either maintain your "A" rating or improve your score to at least a "B."
4. We agree on specific action steps that you'll take going forward. As financial planners, we want our clients to be clear about the steps they will take over the next year and into the future.



### About Juetten Personal Financial Planning, LLC.

We are fee-only financial advisors and act as fiduciaries for our clients. This means we don't sell any products or receive commissions and we always act in your best interests, not ours. Client use us for two broad areas of help: financial planning and investment management and we are happy to serve in either or both roles. Clients pay us an hourly fee for small projects, a flat fee for projects like a **Retirement Readiness Check-up** or a flat annual fee for on-going investment management. Check us out on the web at [www.finpath.com](http://www.finpath.com) or call us at 425-373-9393. We're happy to get to know you over the phone or in person at no charge, of course.