

**There are four questions to ask yourself to determine when it is time for you to retire. When the answer to all four questions is “Yes,” you are ready.**

- |  | <u>Yes</u>               | <u>No</u>                |
|--|--------------------------|--------------------------|
| 1. <b>Do I have enough?</b><br>This is the question that assesses your level of financial security. It is not a question of the size of your nest egg, but rather a question of whether you have aligned your lifestyle (budget) with your available resources.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. <b>Will I have enough to do?</b><br>Another way to pose this question is, “Do I have a holistic retirement life plan?” Building that plan based on the 10 key elements of a fulfilling retirement will help ensure that your retirement is fulfilling.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. <b>Have I had enough?</b><br>There is nothing wrong with continuing to work in your primary career, if you are still energized and fulfilled by it. However, if that time comes to an end, the answer to question three would be, “Yes.”  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. <b>Do others want me home 24 x 7?</b><br>Your retirement will impact those closest to you, and they will affect how successful your retirement will be. Whether it is a spouse, partner, child, parent, or friend, have the crucial conversations about your retirement plan with them—this will increase the odds of both your retirement satisfaction and theirs. | <input type="checkbox"/> | <input type="checkbox"/> |

