

5 Questions to Ask Yourself Before Retirement

To make your retirement dreams a reality, it pays to ask yourself a few questions now.

1

How will I spend my time after retirement?

Will you spend your time at home? Will you start a business? Volunteer in the community or focus on your hobbies? Thinking about your everyday life after you retire can help you get a better sense of what life will be like, and make your transition much easier.

2

Have I included my spouse in my retirement planning?

You'd be surprised to find out how many couples go into retirement expecting two different things. By discussing it now, you can avoid any unforeseen issues and be better prepared to enjoy retirement together.

3

What about my health needs?

What health issues do you have that will impact your retirement finances? It's smart to plan for your healthcare costs before you retire. Do some research into Medicare, Medicare Advantage and Medicare Supplement plans so you're ready to select the best one to meet your needs. Retiring before you're eligible for Medicare? Be sure to review your individual health coverage options.

4

Will I be moving?

Relocating or at least downsizing is quite common for retirees, whether it's across town or out of state. It makes sense to talk to a Realtor now, even if your move is a long way off. A Realtor can give you an idea of the likely sale price and offer advice on when to make your move.

5

What advice can my retired friends and neighbors give me?

Talk to people. Ask them how they made the transition to retirement — what's great, what's not so great. And ask them about their health insurance coverage, which Medicare plan they chose and why. It's the best way to get a real-life perspective on retirement.



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