

# 5 Critical Areas of Retirement

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## When to Start Social Security

Did you know that Social Security can also affect taxes? When you're figuring out when to start Social Security, consider your whole picture. You can find out what Social Security will pay you by visiting [ssa.gov](http://ssa.gov).

01



## Weathering Good and Bad Economies

Look at your statements. If you're close to or in retirement, and at the top of your statement, you see "growth," then you want to start to question, "Am I taking too much risk at this time in my life?"

02



## Protecting Your Assets

You have options to ensure your money will pass on to your beneficiaries or charities. Whether it be wills, trusts, or a hybrid long-term care policy, we want to make sure you are protected.

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## Reducing Taxes in Retirement

In retirement, your taxes are affected by how you draw accounts, types of accounts and Social Security. Taxes also drive Medicare and health care premiums. Have a plan!

04



## Will You Be Okay?

The only way to know is to prove it out! And lucky for you that's our specialty. We look at the whole picture: taxes, RMDs, draw planning, and so much more. We run your personalized Retirement Checkup out into your nineties.

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Ready to take control of your retirement with a **COMPLIMENTARY RETIREMENT CHECKUP**? Schedule your visit by going online to [www.tumolofinancial.com](http://www.tumolofinancial.com) or call (860) 650-3005.



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