



# PERSONAL RETIREMENT READINESS BLUEPRINT

## Are You Planning on Retiring in the Next Year?

Congratulations on reaching this exciting milestone! As you make this transition, you'll be faced with many important questions: How much money do I need to live on? When should I start receiving Social Security? How do I maximize my pension?

With our Personal Retirement Readiness Blueprint, we will help you navigate the complexities of your unique retirement situation and make recommendations for success.

### This program includes:

- Making a retirement “paycheck”
- Medicare and Supplements
- Tax Optimization
- Long Term Care Solutions
- Legacy and Survivor Planning
- Estate Planning Strategies

This is a fee-based comprehensive financial analysis with a one-time fee of \$1,200 due upon completions of the sessions.

Complete program details on back.

## Set up your appointment today!



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This comprehensive program includes:

## **Retirement Distribution Plan: We help build your “paycheck” in retirement**

- Conference call with you and your pension system OPERS or STRS, etc., if applicable
- Conference call with you and the Social Security Administration
- Analysis of provided pension estimates from the above calls to help maximize your benefits while considering your spouse with joint and survivor options
- Analysis of Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), if applicable
- Analysis and support of rolling over employer plans to IRAs, positioning accounts for distribution phase\*

## **Medicare and Supplement Education, Analysis and Enrollment**

- We put you in touch with a licensed Medicare supplement and Medicare advantage plan specialist to evaluate plans, and enroll you in the plan that best fits your medical needs
- Based on your income, we can determine what your Medicare premium costs will be, derived from your retirement “paycheck”

## **Tax Efficiency Planning**

- IRMAA efficiency planning
- Required Minimum Distribution (RMD) analysis
- Roth Conversion Analysis
- Education on Qualified Charitable Distributions (QCDs)

## **Long Term Care Planning Analysis**

- Long-term care plan analysis and education, quotes, if requested
- Discussion of what your plan for care is:  
For example:
  - My family will care for me
  - I will pay out of my current assets (self-insure)
  - I want to transfer the risk (buy insurance coverage)

## **Legacy and Survivor Planning**

- Life insurance analysis. Is it the right amount and right type?
- If losing life insurance group coverage, do you need to maintain coverage into retirement?
- Review of all beneficiary designations
- Are the house and car titled appropriately?
- Charitable gifting strategies

## **Estate Planning Update and Analysis**

- Provide access to service to create or update will, medical, and financial Power of Attorney documents
  - Name an executor for your estate
  - Establish a health care directive

\*Separate investment account fees may apply.

OUCU Investment Services and LPL Financial do not provide tax or legal advice or services. We suggest that you discuss your specific situation with a qualified tax or legal advisor.