

We will evaluate your individual situation to determine:

1. When will I be able to retire with the same life style as I have today?
2. Will there be an income gap and if so, how will I cover it?
3. How much Survivor Annuity should I choose for my spouse?
 - If I pass first, what income and expenses will my spouse be left with?
4. Should I consider Life Insurance as an option to Survivor Annuity?
 - What kind of Life Insurance is appropriate for our needs: Term, W.L., U.L.?
5. How should I use my TSP in retirement?
6. Should I consider using an IRA?
7. Should I buy Long Term Care Insurance and what are my alternatives?
7. When should I take my SS benefit? 62, 65-67, or 70? Spouse start SS?
8. Will I have enough to retire on. Net now VS Net in Retirement?
9. What are my options regarding debt consolidation; should I use my TSP to pay off student loans, CC, HELOC, vehicles, mortgage, etc?
10. Is the TSP G Fund the best vehicle to protect my principal?
11. What is the best way to buy that RV, vacation home, camper, new vehicle, etc?
12. Design **YOUR** retirement income plan (and not your buddies).

After our first complementary meeting:

- You will have a plan.
- You will know when you can retire comfortably.
- You will understand your TSP options.
- You will know what your spouse will have if something happens to you.
- You will have a vault to store your valuable documents.
- You will know how to proceed with your Estate Plan.