FORTIS LUX
FINANCIAL

ENVISIONING YOUR RETIREMENT



The following questions may help make your vision of retirement more tangible. They are geared to help put perspective on the things that are important to you and help you to achieve these goals as you move forward with your retirement planning.

RETIRE **TO** SOMETHING NOT **FROM** SOMETHING

If you're planning for your retirement, having a clear vision of what you want it to look like is crucial. By answering the following questions, you will gain perspective on what's important to you and what you want to achieve in your life after work.

If you would value a conversation with one of our personal and business financial planning professionals, please contact us. We are here to help.

THE 4 CATEGORIES OF RETIREMENT:





ASSESS

How happy am I with this aspect of my life?

FAMILY

Needs Improvement **Very Pleased**

Current State 1 2 3 4 5

Ideal State 1 2 3 4 5

What can I do to reach my goal state?

FRIENDS

Current State 1 2 3 4 5

Ideal State 1 2 3 4 5

What can I do to reach my goal state?

FAITH

Current State 1 2 3 4 5

Ideal State 1 2 3 4 5

What can I do to reach my goal state?

FINANCES

Current State 1 2 3 4 5

Ideal State 1 2 3 4 5

What can I do to reach my goal state?

FUN

Current State 1 2 3 4 5

Ideal State 1 2 3 4 5

What can I do to reach my goal state?



PURPOSE

YOUR VALUES

Our values are the very foundation of who we are, the people we surround ourselves with, the decisions we make, and the way in which we spend our time.

First, circle the values that you identify with. Then go through and highlight the three that are most important to you. If you are retiring with a partner or spouse, have them complete this exercise separately and compare your anwsers.

Adventure	Generosity	Community	Spirituality
Sustainability	Family	Freedom	Belonging
Gratitude	Learning	Happiness	Self-Reliance
Courage	Integrity	Kindness	Love
Growth	Balance	Creativity	Prudence
Responsibility	Craftsmanship	Loyalty	Vision



PURPOSE

What is a dream you've always had but never had the time to pursue?

What hobbies or activities do you enjoy that you would like to devote more time to? Could these be valuable in a second career or volunteer work?

What type of personal and/or financial legacy would you like to leave? How would you like to make a difference in the world?



PLACE

1. After retiring, do you plan on relocating or remaining where you currently live?

- [ ] Remain where I am
- [ ] Move within the same community, but to a different house
- [ ] Move to a different location (i.e. near family, friends, etc.)
- [ ] 50+ Community
- [ ] Other _____

2. What is your intended living arrangement?

- [ ] House
- [ ] Apartment or Condo
- [ ] 50+ Community
- [ ] Other _____

3. How will your cost of living change compared to what you are currently used to?

- [ ] More
- [ ] Less
- [ ] No Change

4. Do you have any travel plans? If so, what annual travel costs do you anticipate?

_____

_____

_____

_____

5. As you plan for the future, have you considered factors such as climate, transportation methods, healthcare services, and safety and ensured that it is right choice for you?

- [ ] Yes
- [ ] No



PLACE

6. If your health were to impact your lifestyle later on in life, how and where would you like to receive necessary care?

- [ ] At home from a family member
- [ ] At home from a home care worker
- [ ] Assisted living facility or community
- [ ] Adult day care programs
- [ ] Continuing Care Community
- [ ] Nursing Home

7. Have you considered the potential costs of unforeseen health circumstances and how you intend to cover these costs?

- [ ] Yes
- [ ] No

NOTES



PLACE

If you were living your vision of the good life and had enough resources to do what you love doing, where would your live? What would your lifestyle be like?



PEOPLE

1. Will you have family, friends, and a support system in your intended retirement destination?

- [ ] Yes
- [ ] No

2. If not, are you able to adapt and make new friends easily?

- [ ] Yes
- [ ] No

3. Will your retirement plans include travel with or to important people in your life?

- [ ] Yes
- [ ] No

4. Do you anticipate being responsible for anyone or needing to provide financial assistance to anyone at your intended retirement age?

- [ ] Yes
- [ ] No

5. If yes, for whom?

- [ ] Spouse
- [ ] Child (adult or minor)
- [ ] Grandchildren
- [ ] Elderly parent(s)
- [ ] Other _____

6. How important is it to you to leave an inheritance?

1 2 3 4 5

Not Very — Critically Important



PEOPLE

7. Do you or your family members have a history of health concerns that worry you or may impact your lifestyle in the future?

- [ ] Yes
- [ ] No

8. If yes, what are your concerns, and how do you think they may impact you?

9. Are you currently a caregiver for a loved one?

- [ ] Yes
- [ ] No

10. If yes, for whom?

- [ ] Spouse
- [ ] Child (adult or minor)
- [ ] Grandchildren
- [ ] Elderly parent(s)
- [ ] Other _____

11. Have you incurred any out of pocket expenses as a caregiver?

- [ ] Yes
- [ ] No

12. Has your role as a caregiver altered your outlook on retirement?

- [ ] Yes
- [ ] No



PEOPLE

13. If yes, how has your view changed?

NOTES



PEOPLE

Who would you like to spend your time with? Who is in your support system? Do you have other resources to build additional supports, should you need them? What would your plan be?



WORK

1. Do you intend to retire?

- [ ] Yes
- [ ] No, never
- [ ] Semi-retire

2. If so, at what age do you plan to transition into retirement?

_____

3. How important is that date?

1 2 3 4 5

Not Very — Critically Important

4. If necessary, would you rather work longer, increase savings now, or decrease spending in retirement?

- [ ] Work longer
- [ ] Increase saving now
- [ ] Decrease spending in retirement

5. Do you plan on working during retirement? Full time? Part-time?

- [ ] Yes, full time
- [ ] Yes, part-time
- [ ] Not at all
- [ ] Seasonally
- [ ] Undecided

6. If you DO plan to work, what do you see as your main reason to do so?

- [ ] To be involved and stimulated
- [ ] Additional income
- [ ] To maintain benefits
- [ ] To pursue other opportunities
- [ ] To start my own business



WORK

7. Will your intended field of work give you a sense of purpose?

- [ ] Yes
- [ ] No

8. If not, how will you find a sense of purpose in your life during retirement?

NOTES



WORK

If you had the resources, would you work or volunteer? If so, what would your ideal work be? Would you go to school? What would you study? What type of avocation, hobbies, or creative expression would you like to pursue?



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