



WHEN TO RETIRE: KEY QUESTIONS TO ASK YOURSELF

Planning ahead for retirement is critical, and determining your retirement age is a key step in the process. Review these important factors today so you're ready when it's time to pursue the retirement you've dreamed about.

WHAT FACTORS SHOULD YOU CONSIDER?

■ **How much have you saved?**

Include the value of pension plans, 401(k) accounts, individual retirement accounts, other investments and projected Social Security benefits.

■ **What are your reasons for retiring?**

Do you want more leisure time, the opportunity to spend more time with grandchildren or do you want to leave a stressful job? Or, are you just ready to pursue a new chapter?

■ **What is your anticipated retirement lifestyle? What are your estimated expenses?**

- What are your basic expenses?
- Where will you live?
- Do you have travel plans?
- Are there hobbies or activities you plan to enjoy?
- Have you factored in the future costs of health care, including the costs of supplemental insurance?
- Will you need to help cover expenses for family members?

Longer life expectancy:

Americans are living longer, which means you need to plan carefully to ensure you don't run out of money in retirement. You may want to check a life expectancy table and also consider your current health, medical and family history, race, occupation and other factors. The safest approach is to assume you'll live longer.

Your financial advisor can help you consider all of your options and plan for the retirement you envision.

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