
10 Key Questions That Pre-Retirees Should Ask (and that advisors should help them answer)

By Editorial Staff *Thu, Jul 20, 2017*

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| • When should I start collecting Social Security benefits? |
| • Should I purchase an insured lifetime income product? Which type, and with how much of my savings? |
| • If I am entitled to an employer pension, should I elect an annuity payment (and in what form), or a lump sum option (if permitted)? |
| • If I have retirement funds in pretax, Roth, and after-tax accounts, how can I minimize taxes on withdrawals? |
| • How should I allocate my savings among different investment classes? |
| • If I have significant home equity, should I use a reverse mortgage? |
| • If I have debt, should I pay it off with savings? |
| • Should I purchase long-term care insurance or plan to pay for care with savings, if needed? |
| • Should I relocate to another state for tax purposes? |
| • Should I buy/maintain life insurance for estate tax or legacy goals? |
| Source: Mark Shemtob, Abar Retirement Plan Services LLC, July 19, 2017. |