

Comprehensive review and planning can help pre-retirees and retirees answer the question, “Am I going to be alright?”



Looking ahead toward retirement can be both exciting and overwhelming. That’s why an important “first step” into your rewarding, fulfilling future begins with a comprehensive pre-retirement review.

Clearstone Wealth Management’s pre-retirement planning can help you find answers to the questions that might be keeping you up at night:

“Have I saved enough money to live on?”

“Should I take a lump-sum pension?”

“What about Social Security and Medicare?”

“What if the market goes down right after retirement?”

We provide a comprehensive, “Transition to Retirement Plan” that will help you plan for, enter into and enjoy your retirement. Along the way we will create and manage an investment plan around your retirement goals so that you can have confidence in your financial future.

Clearstone’s Total Wealth Solutions for pre-retirees and retirees

Though every situation is unique, we help pre-retirees and retirees:

- Consolidate all retirement and other investment accounts into a single, unified strategy
- Complete a comprehensive “Transition to Retirement” plan to evaluate their preparation
- For pre-retirees, create and manage an investment plan to make up for any projected short-falls.
- Begin to adjust, as needed, all investments to meet the needs for both protection and growth
- Review benefits packages and separation packages and discuss the pros and cons of what is offered
- Create retirement income projections both before and during retirement
- Create financial models for pre- and post-retirement goals
- Discuss best uses of extra cash (e.g. pay off debt or invest)
- Review areas of risk and create asset protection and insurance strategies
- Simplify your financial life with a cohesive goal-based financial and investment strategy
- Advise on the investment strategy of your workplace retirement plan
- Evaluate and advise on your insurance coverage such as life, disability, umbrella liability
- Manage and align your entire wealth to meet the financial goals for you and your family
- Perform financial modeling to map progress toward stated goals and adjust as needed
- Review and recommend strategies to reduce taxes
- Review and advise on estate and wealth transfer plans
- Ongoing investment management from a fiduciary and fee-only financial advisor