

November 2012

Use Reuter Benefits' Holiday Planning List to Prepare for the Future!

With the holiday season rapidly approaching, many Canadians spend considerable time preparing for the season, planning for family gatherings and giving presents.

It is important to give yourself the time to plan for your retirement future as well.

Developing a retirement plan can be an overwhelming task, so we have prepared the following list of items for you to consider to assist you in developing your retirement plan:

1. At what age do you plan to retire?
2. What will your monthly expenses be in retirement?
3. How much income will you receive from government programs? Do you know how to determine this and how to apply for these programs?
4. How much will you have saved at retirement?
5. How much income will you receive from your company retirement plan(s)? Do you understand how to start this process?
6. How do you determine if you need to save more for retirement? If you do need to save more, where is the best place to save?
7. Who are your beneficiaries... who will receive your assets when you pass away?
8. Where are your savings invested... is this the best choice for you? Do you need to make a change to your investments as you get closer to retirement?

If you have questions regarding any of these questions or you wish to discuss your retirement planning, you can contact Reuter Benefits either by phone at 1-800-666-0142 or via email at retire@reuterbenefits.com.