

Congratulations!

You've made it to retirement. Now what?



Living the Retirement You Always Wanted

THIS DOCUMENT IS DESIGNED TO HELP YOU MAKE THE MOST OF YOUR RETIREMENT - hopefully everything you dreamed it would

be. Retiring means many changes and decisions. We hope to help guide you through these changes by providing you with several useful resources. Retiring can mean starting a whole new lifestyle and we want you to be as well prepared as possible for your new adventures. This document will be filled with websites and articles to help you understand all your options and make informed choices. Planning early in your retirement will help make your retirement all that you want it to be without surprises or having any fears for the future.

Retirement Planning ... Remember these important steps!

1. **APPLIED** for social security benefits
2. **ESTABLISHED** a retirement budget
3. **ESTIMATED** your health care costs
4. **CONSIDERED** health care options including Medicare, Medigap supplement plans, etc.
5. **ADJUSTED** your asset allocation to reflect that you will be drawing on your retirement savings
6. **DETERMINED** a proper withdrawal rate of your assets to insure your retirement money lasts 20, 30 or more years
7. **UPDATED** wills, power of attorney and other important documents
8. **DETERMINED** a tax strategy for required minimum distributions from IRA accounts
9. **CONSIDERED** life insurance needs and long term care insurance needs

Check out these websites for more information on retirement planning:

AARP www.aarp.org

MEDICARE www.medicare.gov

SOCIAL SECURITY ADMINISTRATION www.ssa.gov



What are additional actions you might want to consider?

1. Determine a **TRANSFER OF WEALTH STRATEGY**
2. Develop a **HEALTHY LIFESTYLE PLAN**
3. Decide upon **ACTIVITIES** or **INTERESTS TO PURSUE**
4. Consider using skills to **HELP OTHERS**
5. Implement a **CHARITABLE GIVING PLAN**

These websites offer additional information:

CFP BOARD OF STANDARDS, IN www.cfp.net/learn

FEDERAL CITIZENS INFO CENTER www.pueblo.gsa.gov

VOLUNTEER OPPORTUNITIES www.volunteermatch.org

What are the risks in your retirement plan?

FIVE KEY RISKS FOR YOUR RETIREMENT SAVINGS

1. **ASSET ALLOCATION:** be prepared for the market's ups and downs
2. **WITHDRAWAL RATE:** how much and where from can directly impact your savings
3. **LONGEVITY:** the length of retirement is growing each year with the length of retirement fast approaching 30 years
4. **HEALTHCARE COSTS:** continue to raise faster than inflation due to longer life expectancies, so preparing for the unexpected is important
5. **INFLATION:** a not all sources of retirement income will keep pace with inflation

The following websites offer additional information on this topic:

MEDICARE www.medicare.gov

SOCIAL SECURITY ADMINISTRATION www.ssa.gov

Want something to do or just a little more retirement income?

FUN RETIREMENT INCOME OPPORTUNITIES

1. **SELL YOUR STUFF** that clutters your house
2. **TUTOR** kids
3. **GIVE YOUR OPINION** by being involved with a research firm
4. **TAKE TICKETS** at sports venues, amusement parks, movie theaters, etc.
5. **RENT OUT A ROOM** in your house
6. **BE A PET CARETAKER** for working couples or vacationing families
7. **TEACH A SKILL** at a YMCA, community college, adult education facility, etc.
8. **HOUSE WATCH**, run errands or “wait for the repairman” for busy people
9. **WORK TRADESHOW BOOTHS** or be a greeter at the local convention center



The following website offers additional information:

AARP www.aarp.org

There are so many ways to give back to others.

1. Volunteer at a **HOSPITAL**
2. Volunteer at a **YMCA** or **BOYS & GIRLS CLUB**
3. Volunteer at a **MUSEUM, LIBRARY** or **STATE PARK**
4. Volunteer at a **LOCAL CHARITY** or **PUBLIC TV STATION**
5. Volunteer at a **LOCAL SCHOOL** or **CHURCH**
6. Serve as a **MENTOR** or **BOARD MEMBER FOR A CHARITY**
7. Learn a **NEW SKILL** or **TRADE** like photography

Make the most of your retirement and let FORUM help you when the need arises.

MAKING THE MOST OF YOUR RETIREMENT STARTS WITH KNOWING WHAT YOU WANT out of retirement. We hope this document will help you during your retirement living. Following are the websites mentioned in this document that will provide further information.

AARP www.aarp.org

CFP BOARD OF STANDARDS, IN www.cfp.net/learn

FEDERAL CITIZENS INFO CENTER www.pueblo.gsa.gov

MEDICARE www.medicare.gov

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VOLUNTEER OPPORTUNITIES www.volunteermatch.org

FORUM CREDIT UNION IS A LOCALLY OWNED FINANCIAL INSTITUTION THAT BEGAN IN 1941.

At FORUM, our customers (we call them members) are owners. We pride ourselves as being an innovative and dynamic financial services organization dedicated to creating a winning relationship for our members. Our tagline says it all, **YOUR MONEY. YOUR VOICE.** Our members have a say in their financial well being as we listen and strive to meet and anticipate their needs.



Did you know FORUM offers...

- **ESTATE AND FINANCIAL PLANNING** through FORUM Private Client Group
- Several federally insured **SAVING OPTIONS** including money markets, certificatees, IRA's and special savings accounts
- Several easy **WAYS TO ACCESS YOUR ACCOUNT**, including:
 - ▲ 12 FORUM branches in the metro Indianapolis area
 - ▲ Over 100 branch locations through the Service Center Outlets in the metro Indianapolis area
 - ▲ Over 1,400 branch locations nationwide
 - ▲ Remote deposit capabilities using your scanner from home
 - ▲ Nationwide surcharge free ATM access at over 4,000 ATMs
 - ▲ Online chat and online account access
 - ▲ Call center with extended hours
- Several **MEMBER PERKS**, including:
 - ▲ Discounts at local merchants
 - ▲ Access to tools in FORUM's *Your Auto Center* for researching and shopping for vehicles
 - ▲ Discounts on home owners insurance
 - ▲ Discounts on auto insurance
 - ▲ Access to monthly Branch Activity Days
 - ▲ Discounts on travel and transportation