

Introduction

When you hear the word ‘Retirement’ what images come to your mind? Relaxation? Time for reflection? Time to pursue new interests? Time with loved ones? Our thoughts are generally positive, pretty simple, and with a measure of excitement.

As we reach our golden years, perhaps we think of it as a time of long-awaited celebration with no worries. But wait! Have we considered any obstacles, any special needs, any unforeseen crises? Have we totally prepared ourselves and our family for the meaningful journey ahead?

The purpose of this book is not to instill fear or anxiety in our participants. Quite the contrary! We want to add to your confidence and assurance that you have taken the proper steps to embrace these golden years knowing that you:

- 1. Avoid institutional care** by developing a framework of calculated directives
- 2. Avoid running out of money** by protecting assets from uncovered medical and long-term care costs
- 3. Avoid becoming a burden on loved ones** by establishing communication and empowerment with your family/loved ones.

These objectives stem from the most common concerns for retirees, and they illustrate the uncertainty surrounding a typical approach to retirement and the all-too-common results. And these concerns aren’t without merit, because inadequate planning falls short of achieving these objectives for many Americans. Hereafter, we’ll refer to the typical retirement planning done by most seniors as “**Traditional Planning**.”

Welcome to LifePlanning™ with Aging Options

In the following pages, we will help you navigate the five essential pillars of retirement: Health, Housing, Financial, Legal, and Family, pulling them all together into one comprehensive *LifePlan™*.

We'll ask you to answer a number of questions, which will evoke deeper discoveries and guide you along to make important decisions. Then, with additional guidance and support, you will develop your own personal Blueprint to enable you to cultivate the future you desire and to maintain your quality of life.

You have taken the first important step to achieving these comforting results. With a retirement plan that is comprehensive and more secure than traditional planning can ever be, you will soon realize that there is more to it than merely completing your bucket list.

Traditional planning is fragmented and rarely considers the three-fold objectives, instead focusing on individual segments of planning...and that can lead to disaster.

By the end of the book, you will have your own personal plan—created by YOU! Not to mention a new-found, gratifying peace of mind.

SUCCESS IN RETIREMENT will be defined by these 3 life outcomes:

