

Downsizing your REAL ESTATE to meet Retirement Needs

Changing your residence or downsizing your Real Estate for retirement not only reduces expenses (i.e., mortgage, utilities, maintenance), it offers you additional income opportunities.

It's about assessing your needs, matching your choice of residence with your retirement objectives; considering all of your desired criteria: lifestyle (recreation, weather), location (family, convenience, transportation) and spatial requirements as you age.

Many of my clients have relocated from large hillside homes in the Bay Area to low-maintenance condos, duplexes that provide additional income, or relocate to areas with lower priced properties to live off their equity.

Before you sell your home, you should evaluate the financial aspects of the choices you're considering. A broker is NOT a Financial Planner. Talk to me before you talk with your broker...



Suzanne Wolfson MBA, CFP®, Founder of
FOR RETIRED ONLY™
Over 30 years experience

FINANCIAL MARKETS

When storm clouds are their darkest, frequently this is where financial opportunities can be uncovered. Where and how do you find these under-valued investments? The calculated and timely use of negativity and fear in the markets can prove favorable in the meeting of your future financial objectives.

RETIREMENT INCOME

Investment Approaches to be Considered

It is necessary to make such decisions within the context of the total portfolio, market conditions, and individual needs

- **Laddered Certificates of Deposit's (CD's)**
Interest Income
- **Diversified Bond Portfolio** (Taxable & Tax-Free)
Interest Income
- **Dividend Producing Stocks**
Dividend Income and Moderate Growth
- **Immediate Annuities**
Guaranteed Income (specific time frame or life)
- **Systematic Withdrawals from Diversified Growth Oriented Investments**
- And more...

REVERSE MORTGAGES

More Expensive than you think...

Reverse Mortgages are a great product *but ONLY* to be used when *the benefits outweigh the costs!*

Consider *all* of your options to make sure it's the most suitable financing choice for you.

Before you dive-in, talk to a Financial Planner with current knowledge of this rapidly evolving financial product...

COMPANY RETIREMENT FUNDS

What you should consider...

When an individual decides or is forced to take funds from a retirement plan - if not **rolled-over** - can be subject to penalties and taxed as ordinary income. A Certified Financial Planner™ can assist in configuring your plan to:

- Retain tax deferral status
- Reduce taxation
- Reduce required distributions (RMD)
- Maximize Asset Growth
- Make Advantageous beneficiary choices as well as other strategies to alter life expectancy calculation and taxable deductions
- Explain how small, yet significant choices can impact legacy results

*Company stock from a pension plan (not rolled over to IRA) can defer taxation on the Appreciated Value and receive the lower capital gains tax rate when sold.

And more...

COMING ISSUE - SUMMER 2008

Evaluating the costs of an investment to determine the *true* financial benefits

DID YOU KNOW.....

During **Periods of Inflation**, the borrower pays loans with dollars that are *worth less* in purchasing power than the dollar originally borrowed.

If you or someone you know **over the age of 50** needs any kind of financial guidance,
Please get in touch today.

Our goal at FOR RETIRED ONLY™ is to ... Help you to help yourself!

Visit us on the web at www.forretiredonly.com or call to make an appointment **415-464-1388**