## *RETIREMENT DILEMMAS*

- Can I afford to retire, or should I work a few more years?
- Should we keep the house or move to a smaller place?
- Should we pay off the mortgage before retirement?
- Do I need life insurance after I retire?
- What about health care insurance? What does Medicare cover? Do I need supplemental coverage?
- Should we buy long term care insurance? What about nursing home expenses?
- What about Social Security benefits? Should I enroll now or defer to a later date?
- My employer has offered an early retirement program. Shall I accept or would that be a terrible mistake?
- At retirement, should I take a lump sum pension payment or an annuity? Should I choose the single life, joint and survivor, or term certain annuity? What are the risks?
- How much can I spend in retirement so I don't run out of money?
- Will my spouse have enough money if I die prematurely?
- Should I sell investments or take IRA distributions to meet my income needs in retirement?
- Should I make changes to my investment portfolio because I plan to retire?
- What should I do with my 401(k) or 403(b) at work? May I roll it over to an IRA in my own name? What are the risks?
- Should I exercise my stock options before retirement?
- If I give money to my children now will I regret it later?
- Will we owe estate taxes? How can we maximize the amount of money our children will inherit?

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