

# RETIREMENT READINESS



**In order to organize your retirement plan, you will need to (1) create a timeline that includes your life expectancy, (2)**

**create a retirement budget that includes income and expenses, (3) determine the lifestyle that you plan to live, and (4) establish an investment plan that brings it all together. The steps below will help you organize your retirement plan. By following this list, you will begin the development of a framework for your retirement readiness.**

## ARE YOU READY?

At Grand Street, our clients invest with us for various reasons but the objective is the same - future economic security. Grand Street can help you prepare for a time when your future income stream may decline or may not sustain your current lifestyle.



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- Determine your timeline.
- Calculate your retirement window. The beginning date and your life expectancy.
- Consider what your living arrangements will be during retirement.
- Determine the income needed to support your anticipated lifestyle.
- Compile your sources of income (Social Security, 401k, Pension, etc.)
- Review your current levels of debt and the plans to reduce it.
- List your retirement management tools (Broker, Advisor, Asset Manager, etc.).
- Estimate your current and future tax rates.
- Find out what your Medicare benefits will be, if any.
- Look up potential healthcare options (other than Medicare). Determine the costs.
- Plan for long-term care needs, if necessary.
- Review/establish a will/estate plan.
- Consider any philanthropic goals.

**Need help? Contact us now for a free consultation!**