

DREARY DAYS – LET'S PLAN SOME VACATIONS



THE GOOD LIFE

By Merra Lee Moffitt, AWMA, CMFC, CFP®

Last Friday my husband, Patrick, asked where I wanted to go for date night. After 27 dismally gray days through December and January, my answer was Florida! Anywhere warm and sunny that's not Pennsylvania in Winter! During vacation, we sit down, enjoy the sunshine, spend time with our family, and see sites we want to experience. Whether it's the mountains, the beach, or sightseeing; we get to enjoy the life we're aspiring to build. Sometimes the only time we business owners get to sit and look at our personal big picture is when we finally go on vacation.

During vacation I find myself inspired to retire someday (or just slow down a bit) and spend more time doing things I love. If you are like me, it's compelling to think through our big picture financial plan and the steps that will get us there. We imagine that retirement will include lots of fun travel, time spent at hobbies and visiting our successfully educated, well-employed, grown up children.

Like me, maybe you find yourself asking am I on track? Am I balancing saving for retirement, growing my business, and setting aside money for the projects and goals along the way? Will my income in retirement be enough so that I can spend time on hobbies, travel and fun instead of clipping coupons and DIY home repairs? What other incremental changes can I make if I need to save more?

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Three "Interesting" Ways To Start Financial Planning:

- 1) Schedule a date night to discuss your plans.
- 2) See an advisor who is a financial planner.
- 3) Hint! Hint! Call Merra Lee.

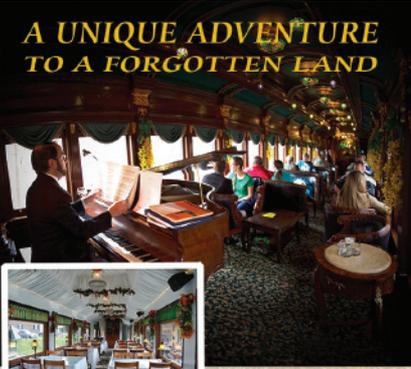


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FINANCIAL GROUP
Merra Lee Moffitt
CMFC, AWMA, CFP®
Senior Partner, Wealth Strategist

610-628-2055 • 610.488.7353 • fax 610.628.2055
email merralee.moffitt@lpl.com • www.MerraLee.net

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Is my dream of retiring at 62, 65 or 67 realistic? Will my accounts grow large enough? If I help my kids pay for college, am I shortchanging my retirement? How do I make sure I never run out of money?

These are the questions that a good financial plan can answer. It will help you see clearly how all your financial actions during your lifetime of work will translate into a withdrawal strategy that may need to last 25 or 30 years. It will help you determine which accounts to call on during early retirement

and which ones later. It will help you determine when to withdraw from your Roth account versus your IRA to your best advantage. A financial plan will help determine whether your dream of staying in your current house, adding a vacation home, or moving can be achieved.

A thorough financial plan delves into all your financial arenas. It will include thinking about and aligning your assets for your estate plan. It will look at your employer/employee benefits and make sure that they serve you and your employees. It will answer the question of how much insurance you need and what kinds. A great

plan also calculates the probability of your asset allocation reaching your needed net worth. A financial plan is a living document, that can help you adjust course as your situation changes.

Do you need to hire a financial planner to do this? The answer is yes, but admittedly I am biased. I became a financial planner because the complex spreadsheets I was building for my family wouldn't give me all the answers. Nowadays the quick online web calculators also fail to build a complete picture. As a business owner there is yet another layer added to your financial picture. The success of your business can

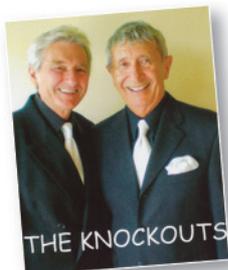
rapidly add to your financial picture; a serious downturn alternatively requires nimble juggling of your finances. A good financial planner has the experience, tools, training and techniques to help you reach all your financial goals.

Okay, don't spend all your vacation pondering your financial life.

Merra Lee Moffitt, Certified Financial Planner, is a Senior Partner at Good Life Financial Group. She loves to travel and has already visited 36 countries. She loves helping other people get to vacation regularly and that you get to the places of your dreams. It's part of her financial planning process. Call, click or contact her at 610.628.2055, www.MerraLee.net and merralee.moffitt@lpl.com.

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