

Helping You Plan for a New Retirement

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Five key questions

- What will you retire to?
- Will you have enough money?
 - ❖ Step 1
 - Document your current expenses
 - ❖ Step 2
 - Project your future expenses
 - ❖ Step 3
 - Determine your future income needs and sources
 - Social Security
 - Qualified retirement plans
 - Stock options
 - Personal savings & investments
 - Part-time work
- How should you invest along the way?
 - ❖ Portfolio considerations
 - Asset allocation and rebalancing**
 - Stocks, Bonds and Cash
 - Risk management**
 - Inflation risk, Market risk, Default risk, Interest rate risk, Currency risk
 - Tax management**

- How to access your money when you need it?
 - ❖ Begin withdrawals at/after age 59 ¹/₂
 - ❖ Pre-59 Roth 401(k) plans – accessing your money
 - ❖ Begin tax-free withdrawals anytime after: You turn 59 ¹/₂ AND
You have owned the account for five years
 - ❖ Rollover to Roth IRA*
 - ❖ No taxes due on direct rollover
 - ❖ Roth IRA not subject to RMDs¹/₂ – Internal Revenue Code section 72(t)

- What do you want to leave behind?

What is in your estate?

- ❖ Home or home equity
- ❖ Cars
- ❖ Investments
- ❖ Personal property
- ❖ Other items or interests

Expenses that may reduce your estate:

- ❖ Estate taxes
- ❖ Income taxes

Probate