



# CARDINAL ADVISORS

## Retirees Running Out Of Money Late In Life

In our video with the same title, Hans and Tom discuss this part of retirement planning and how it involves all 7 worries.

RETIREES RUNNING OUT OF MONEY LATE IN LIFE				
SS <input type="checkbox"/>	-DELAY SS. -IRA INCOME IN 60s	① SPENDING PRINCIPAL EARLY	-INCOME FOR LIFE -SS. @ 70 -FIXED INCOME	Income <input type="checkbox"/>
MED <input type="checkbox"/>	-GREAT SUPPLEMENT INS	② LONG TERM CARE	-PLAN FOR SPOUSE SURVIVOR -ONE SS. CHECK -SINGLE TAX BRACKET	Estate <input type="checkbox"/>
LTC <input type="checkbox"/>	-LONG TERM CARE INSURANCE	③ HEALTH CARE COSTS	-SPREAD IRA DISTRIBUTIONS -AVOID LARGE IRA DISTRIBUTIONS	Taxes <input type="checkbox"/>
401K/ IRA <input type="checkbox"/>	-ROTH CONVERSIONS -BUY LIFE INSURANCE FROM SMALL DISTRIBUTIONS	④ TAXES	-MANAGE TAX ON S.S. -ROTH CONVERSIONS -LIFE INSURANCE LOANS	
		⑤ SOCIAL SECURITY @ 62		
		⑥ IRA/401K IS MOST SAVINGS		
		⑦ INVESTMENT LOSSES		
		⑧ EXTENDED FAMILY SUPPORT		
		⑨ LONG LIFE		
		⑩ ONE SPOUSE DIES EARLY		

Information provided is not intended as tax or legal advice and should not be relied on as such. You are encouraged to seek tax or legal advice from an independent professional.

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