

THE CASE FOR A:
**Retirement
Income Plan**



WORKBOOK

About James B. Kruzan



James B. Kruzan, CFP®, CRPC®

President, Chief Investment Officer

Kaydan Wealth Management, Inc.

Branch Manager, Raymond James Financial Services

Jim Kruzan, founder of Kaydan Wealth Management, an independent firm, began his financial career in 1983. A CERTIFIED FINANCIAL PLANNER™ professional and Chartered Retirement Planning CounselorSM, Jim is responsible for developing comprehensive, long-range financial plans and wealth strategies for sophisticated, successful clients.*

Jim works directly with clients in an effort to substantially improve their level of investment-related confidence by focusing on four key drivers of investment success: Investment Return, Portfolio Risk, Transactional Costs and Related Taxes.

Jim's thorough analysis of each client's resources, circumstances, needs and goals is the basis for a customized wealth plan and investment strategy. This plan addresses the client's most important goals and concerns, including reaching a comfortable retirement, funding a child's education, building a legacy through a carefully designed estate plan, maximizing tax advantages or protecting one's life's work through appropriate risk-transferring tools.

A native of Indiana, Jim moved to Michigan as a child and later attended Wayne State University in Detroit. He graduated with a Bachelor of Science in business administration majoring in finance and accounting.

Jim currently resides in Fenton, where he is an active member of the community. He serves as a trustee and finance committee chair of the Fenton Area Public School Education Fund and as president of the board of directors of the Jayne Valley Lane Road Association.

When he isn't working with clients or in the community, Jim enjoys golfing, traveling, reading and spending time with his wife, Dena, and their two children, Kaylee and Brendan.

*Raymond James does not provide tax advice.

Check the background of this investment professional on [FINRA's BrokerCheck](#)



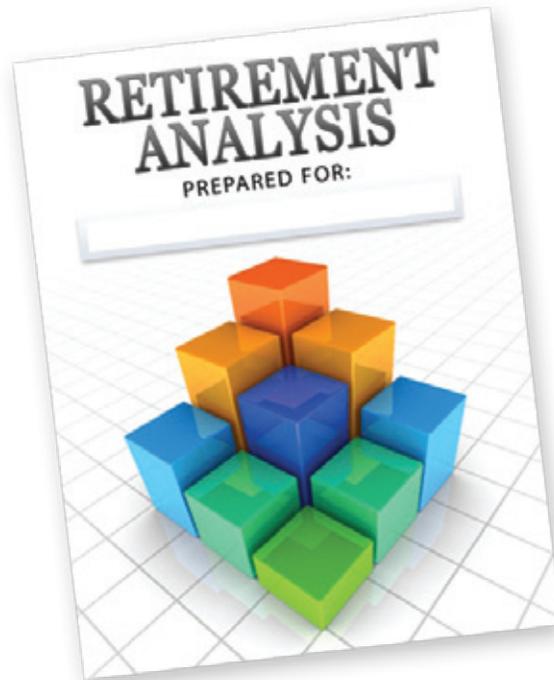
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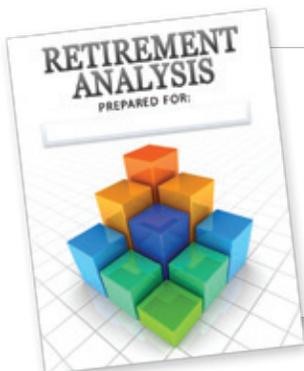
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Retirement Analysis

Getting A Handle On Retirement Readiness Like Never Before



Q: If you're going to be retired for 20 to 30 years or longer... Doesn't it make sense to spend a few minutes **NOW** to help ensure your retirement is everything you envision it to be and more?



Our no cost, no obligation Retirement Analysis consists of 6 steps

[See The 6 Steps](#)

STEP 1

Retirement: What Does It Look Like?

In Step 1, we will ask you to articulate the retirement you've always envisioned.



What does it look like? What are you doing? Where are you doing it? Who are you doing it with? Retirement planning isn't just about the money. It's also about the things money can't buy.

In order to know how much money you'll need to set aside to retire comfortably, you'll need to have a feel for your hopes, dreams and goals.

Does your vision of retirement include:

- Starting a business
- Working part-time
- Consulting
- Moving and/or relocating
- Grandchildren's education
- Volunteer work
- New hobby
- Golfing, fishing or playing tennis
- Vacation home
- Remodeling your home
- Traveling abroad
- Going back to school
- Time with kids and grandkids
- Leaving an inheritance

Once we have a clear understanding of what you envision your retirement to look like, then it's time for

Step 2

“When a man retires, his wife gets twice the husband, but only half the income.”

Chi Chi Rodriguez

STEP 2

Inventory of all Assets, Savings and Investments

In Step 2, we will take an inventory of all of your assets, savings and investments.



No matter what your situation, one of the first steps is to assemble the key pieces of information needed in creating a sustainable Retirement Income Plan.

Included in that inventory are such things as:

- 401(k), 403(b) or 457 plans
- Insurance, annuities
- Mutual funds
- Real estate / REITs
- Investment properties
- Managed accounts
- Personal property
- Debts owed to you
- IRAs, retirement plans
- Stocks, bonds
- CDs, money market funds
- Checking, savings
- Options, commodities
- Safe deposit boxes
- Business interests
- Employer-sponsored retirement plans

Once we have a clear understanding of your assets, savings and investments, then it's time for

Step 3

“When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.”

R.C. Sheriff

STEP 3

Calculate Your Expenses in Retirement

In Step 3, we will help you calculate what your expenses will be in retirement.



Some expenses may increase in retirement, while others may decrease. There are many questions about your retirement that need to be answered to get a handle on what your expenses may be in retirement. When you plan to retire, where you plan to live and how you plan to spend your time all will have an impact on how much you'll need to save to fund the retirement that you envision.

We will focus on:

- Housing
- Food
- Transportation
- Clothing, personal items
- Healthcare
- Entertainment
- Travel
- Misc. expenses



Once we have a clear understanding of what your expenses may be in retirement, then it's time for



“Retirement at sixty-five is ridiculous. When I was sixty-five I still had pimples.”

George Burns

STEP 4

Total Up Income From All Sources

In Step 4, we will total up your income from all sources.



Most working Americans have only one source of steady income: Their job. In retirement, you are likely to have a patchwork quilt of several income streams.

In creating your Retirement Income Analysis, we will look at all sources of income in retirement, including:

- Social Security
- Roth accounts
- Stocks
- Bonds & bond funds
- Money market funds
- Full- & part-time work
- Inheritance
- Insurance
- Retirement accounts
- Pension
- Mutual funds
- Savings accounts
- CDs
- Rent & royalties
- Annuities
- Home equity

Once we have a clear understanding of what your income may be in retirement, then it's time for **Step 5**

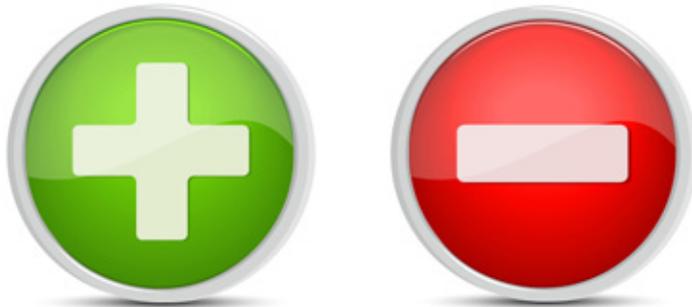
“When you retire, you switch bosses —from the one who hired you to the one who married you.”

Gene Perret



Retirement Surplus or Shortfall?

In Step 5, we will determine if you have a retirement surplus or shortfall.



One of the biggest risks to a comfortable retirement is running out of money too soon. In other words, running out of money before you run out of life.

After taking everything into account, we will be able to tell you if you're positioned to make it to the finish line. You'll know if your retirement income plan is sustainable.



We will help you determine if you have a projected shortfall or surplus at retirement, and if a shortfall, how big. You'll also know how long your current retirement savings are expected to last.

If our Retirement Income Analysis projects a retirement shortfall, you might have to make compromises to reach your goals.

Once we have an idea of just how big your retirement shortfall is, then it's time for 

“Retirement kills more people than hard work ever did.”

Malcolm Forbes

STEP 6

Explore Various Options and Trade-Offs

In Step 6, we will lay out the various options available to address your shortfall, along with their associated trade-offs.



Retirement: The word used to conjure up images of leisure, travel, golf, new hobbies or spending time with the grandkids. But today, when people think about their retirement, all many do is worry.

If you are projected to have a retirement shortfall, now is the time to address that shortfall—while there is still time to make adjustments!

You may need to save more, earn a better rate of return, adjust your retirement plans, work longer or a whole host of other options and combinations.

We will explain each of the various options that make the most sense, as well as explain the various trade-offs associated with each one.

If you would like to take advantage of our no-cost, no-obligation Retirement Income Analysis, simply fill out the next page and submit it.

You have nothing to lose, but, quite possibly, much to gain.

“First you forget names, then you forget faces, then you forget to zip up your fly and then you forget to unzip your fly.”

Branch Rickey

[Request Your Retirement Analysis Today](#)

Q. Does A Retirement Income Analysis Make Sense?

3x

According to a recent study by Wells Fargo¹...

Those who have a written retirement plan in place accumulate 3x as much in retirement assets as those who don't.

Receive A Complimentary Retirement Analysis

¹Source: Wells Fargo Study. *Middle-Class Americans Face a Retirement Shutdown*. October 23, 2013

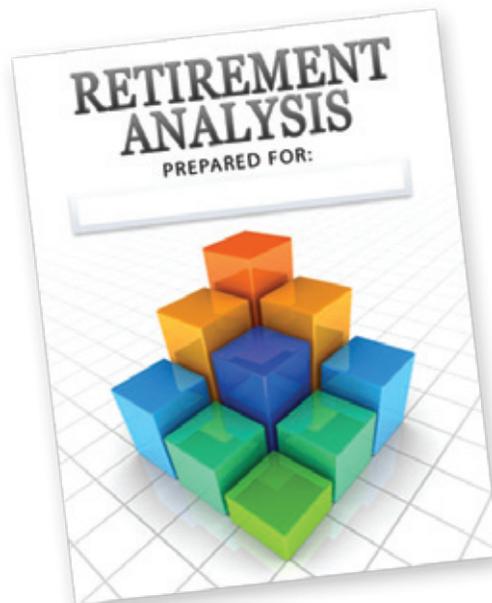


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Your complimentary Retirement Analysis is provided as a public service to help you get the most from your retirement savings.

To Schedule An Appointment
To Receive A Retirement Analysis



Call 810-593-1624

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