



# Questions to ask yourself while considering the Special Voluntary Separation Program

We live in crazy and chaotic times. Decisions you might have made years from now have been brought to your door step today. We get it. The frustration, the fears and the new reality facing your choices. The Financial Enhancement Group helps reduce financial regrets. We would be honored to help you make the tough decisions ahead of you. To start the conversation, we have provided a checklist of 8 starter questions (there are 23 we go through to help guide your decision) of things you need to consider.

- If you refuse the offer, is there a possibility of being laid off or eventually let go?
- How stable is your position?
- How is your health and the health of your spouse?
- If you accept the offer, will you more than likely take another job?
- Have you already worked up a retirement budget to determine standard of living costs?
- What is your strategy for health insurance going forward? Cobra?
- How will the cash lump sum impact your tax return this year and going forward?
- Do you love your job and are you happy still working?

**We pray these were helpful. We would offer you two options going forward: an immediate Next Steps meeting with one of our financial advisors or a 6 day Get Smart About Your Retirement Challenge where we will walk you through the things you need to consider. At the end of 6 days, you will have the answers you need to make the decision that is right for you.**