



## THINGS TO CONSIDER:

*When Considering An Early Retirement Option Or  
Voluntary Separation Program*

We live in crazy and chaotic times. Decisions you might have made years from now have been brought to your doorstep today. This can bring on frustration, fear, and a new reality. Find out what you need to consider before making this life-changing decision.

# THINGS TO CONSIDER: WHEN CONSIDERING EARLY RETIREMENT

1

If you refuse the offer, is there a possibility of being laid off or eventually let go?

2

How is your health and the health of your spouse?

3

If you accept the offer, will you more than likely take another job?

4

Have you already worked up a retirement budget to determine standard of living costs?

5

What is your strategy for health insurance going forward? Cobra?

6

How will the cash lump sum impact your tax return this year and going forward?

7

Do you love your job and are you happy still working?

*No matter the phase you are in, a Retirement Practice Year is often a good thing to consider. Scan the QR code to learn more about what a Retirement Practice Year is.*



## YOUR NEXT STEPS

Book your Next Steps meeting at



[TalktoFEG@YourLifeAfterWork.com](mailto:TalktoFEG@YourLifeAfterWork.com)



(800) 928 - 4001



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We help reduce financial regrets, and few issues are more regrettable than simple strategies that were overlooked and are no longer an option.

Your beneficiaries and your spouse will thank you for investing your time.

*From Our Family to Yours, Thank You!*



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