

RETIREMENT PLANNING SERVICES



WHY RETIREMENT PLANNING MATTERS

At Jumet Financial, we believe that planning for retirement is essential to ensure financial independence and maintain your desired lifestyle throughout your retirement years. With increasing life expectancy and rising healthcare costs, a well-structured plan helps manage risks and prepare for unexpected expenses.

SETTING CLEAR GOALS

We start by helping clients define their retirement goals, focusing on both lifestyle aspirations (such as travel, hobbies, and healthcare needs) and the income required to support those plans. This balanced approach ensures realistic, comprehensive planning, with the ultimate goal of helping you continue enjoying the activities you love throughout retirement.

COMPREHENSIVE DATA GATHERING

A successful plan requires a full picture of a client's financial situation. At Jumet Financial, we collect detailed information, including current savings and investments (401(k), Roth IRA, and Traditional IRA accounts), income sources, monthly expenses, and outstanding debts to accurately model retirement scenarios.

INCORPORATING ALL INCOME SOURCES

Our planning accounts for every potential income stream in retirement, including Social Security benefits, pensions, rental income, 401(k) and other employer-sponsored plans, as well as additional passive income sources. We also model various Social Security claiming strategies to help clients maximize their benefits.

PERSONALIZED SAVINGS RECOMMENDATIONS

Contribution rates are tailored to each client's unique circumstances, with a strong emphasis on starting early and saving consistently. Pretax and after-tax (Roth) retirement options are critical to consider, with many clients benefiting from incorporating Roth strategies. For clients over age 50, Jumet Financial encourages catch-up contributions to help close any savings gaps.

PLAN MONITORING AND UPDATES

Retirement plans are revisited and updated during client meetings, allowing Jumet Financial to adjust for life changes and evolving goals. This ongoing relationship ensures the plan remains relevant and effective.

www.jumetfinancial.com

621 7th Avenue, Beaver Falls, PA 15010