



# THE RETIREMENT HANDBOOK



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WEALTH ADVISORS  
INVESTMENTS | 401K | RETIREMENT



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Retirement is coming soon, and you should be excited. However, you might have so many questions and concerns about retirement that you're more nervous than anything else.

We get it.

At [Warren Street Wealth Advisors](#), we've helped hundreds of people, from families to business owners, plan for their retirement and reach their financial goals. We put together this **Retirement Handbook** to help you on your way to a successful retirement.

## 1 Have a Plan

**Nothing else on this list matters** if you don't have a plan.

Having a plan not only lays out the destination, but it shows you the steps you need to take along the way. **It is your roadmap** to a successful retirement.

## 2 No Seriously, Have a Plan

**Having a plan is half the battle.**

You can be tax savvy and an investment genius, but if you don't have a plan for retirement or any financial goal, chances are you'll miss the mark.

## 3 Say "Goodbye" to Debt

**Excess debt is the biggest destroyer of retirement dreams.**

If you have excess debt, then formulate a plan (there it is again) to eliminate it as soon as possible. It's not the end of the world, but it might be time to roll up your sleeves and get to work.

One of the most rewarding things is watching a client free themselves from "bad" debt.

## 4 Budget it Out

**Targeting your annual expenses is key** to understanding if you have enough money to retire.

It's no fun to build a budget. We get it.





However, knowing where your money is going on a monthly basis may help you identify where you can save. **Get rid of the stuff you hate and keep more of the things you love.** Love your bowling league? Keep it. Hate your cable or phone bill? Shop it around or eliminate it all together.

Not sure where to start with your budget? No problem. [Download our Retirement Tool Kit](#) to help you get started.

## 5 Build Up Emergency Savings

We're always optimistic about the future, but **sometimes life takes surprising and difficult turns.** Wise financial planning means being prepared for those situations.

Having cash available can help you through some of these hard times. Maybe the car breaks down or you need to find a new job. Having six months of cash on hand in a savings account can help out and keep you prepared for life's ups and downs.

## 6 Save 'til it Hurts

401(k). 403(b). 457(b). IRA. SEP. Simple. Deferred Comp. Pre-tax.

**Max it out.**

Are you putting money aside for the long term? Does your employer have a 401(k) program? Do you have a personal investment account you contribute to?

Whatever it is, make sure you continue to think long-term for that beautiful retirement you've been dreaming of.

## 7 Wait Until Full Retirement Age to Take Social Security

There are all kinds of articles out there about what to do about your Social Security.

**Let us boil it all down: you don't have to take it at 62!**

[When we build a financial plan](#), we calculate all options for optimizing Social Security, and no matter how many times we do it, one thing becomes clear every time: **it's usually best to wait until your full retirement age** to take Social Security.

There is also **plenty of evidence to support waiting until age 70** too as the **32% increase in benefit** can be worth the wait. It's ultimately your decision, and we suggest weighing your options before committing to collecting a **25%-30% reduced benefit at age 62.**



## 8 Have a Plan?

**Yep.** Said it again.

If you're not sure where to start with your financial plan, that's OK. We can help.

**Schedule a free 30 minute retirement consultation  
using one of these 3 options...**

### 1. Online [www.warrenstreetwealth.com/schedule](http://www.warrenstreetwealth.com/schedule)

Select a time and date and you're set. You can also try out our new Live Chat tool on our website at [www.warrenstreetwealth.com](http://www.warrenstreetwealth.com) M-F 8am-5pm

### 2. Call 714-876-6200

Simply say you want to schedule a "free 30 minute retirement consultation" and we will connect you to one of our Wealth Advisors.

### 3. Email [info@warrenstreetwealth.com](mailto:info@warrenstreetwealth.com)

In the subject line write "free 30 minute retirement consultation" and we'll have a Wealth Advisor respond to you by email.

## Join Us At An Event

Visit our event page at [www.warrenstreetwealth.com/events](http://www.warrenstreetwealth.com/events)  
and meet us in person.

## Our Guarantee

*We promise to put your interests first.*

*Your free 30-minute retirement consultation is your chance to  
discuss your real retirement concerns with a real advisor. No strings attached.*

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