

ClearPath

YOUR ROADMAP TO A FULL LIFE IN RETIREMENT

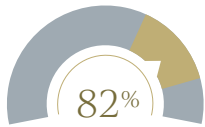
	RETIREMENT PHASE	MONEY	MEANING
1	 <h3>The Honeymoon</h3> <p>(Ages 50-65)</p> <p>Understand options to prepare for what's ahead</p>	<ul style="list-style-type: none"> □ Develop a "Full life" retirement plan □ Navigate health coverage and expenses □ Reassess your current and future insurance needs □ Plan for what could derail your retirement? 	<ul style="list-style-type: none"> □ What will excite you to get out of bed each day? □ Who could be a "retirement mentor"? □ Do you have parents and/or children to care for?
2	 <h3>The Big Decisions</h3> <p>(Ages 60-75)</p> <p>You're fully retired and will face some exciting lifestyle decisions.</p>	<ul style="list-style-type: none"> □ Capitalize on the Tax Sweet Spot □ Have a withdrawal strategy to maximize the benefits of Social Security, 401k, etc. □ Finalize an estate plan that reflects your wealth and personal legacy goals □ Don't let not working drive your portfolio allocation and risk 	<ul style="list-style-type: none"> □ Where will you live? Upsize/Downsize/Remodel? □ What organizations would you like to be involved with? □ How will you balance your obligations with passion and purpose? □ How will you maintain access to things you enjoy?
3	 <h3>Navigating Longevity</h3> <p>(Ages 75-100)</p> <p>Healthcare management may become a full-time job.</p>	<ul style="list-style-type: none"> □ Ensure beneficiaries are up-to-date and your estate plan accounts for estate tax □ Hold Family meetings to create clarity on the transition of family wealth □ Reassess insurance policies to help cover health and end of life care □ Have checks and balances in place to protect your identity and accounts 	<ul style="list-style-type: none"> □ How will you navigate "administrivia" (healthcare, prescriptions, paying bills, Social Security and Medicare)? □ How will you pass on your wisdom and time to causes and people you care about? □ Do your loved ones and doctors know your emergency care plan?
4	 <h3>The Solo Journey</h3> <p>Loss of a spouse or serious change in health. Opportunity for new life experiences.</p>	<ul style="list-style-type: none"> □ Have your personal and financial team to help navigate unexpected life turns □ Revisit who will make health and financial decisions on your behalf □ Manage the responsibility of carrying on family mission/legacy 	<ul style="list-style-type: none"> □ How does health affect your living situation? □ How will you stay social and connected with friends and family? □ Has your care plan changed? Which friends/family will be resources?

Source: MIT AgeLab. No representation is being made that any strategy shown will or is likely to achieve results similar to those shown in this presentation. BDF LLC does not provide legal, tax, insurance, social security or accounting advice. Clients of BDF should obtain their own independent tax, insurance and legal advice based on their particular circumstances. The information herein is provided solely to educate on a variety of topics, including wealth planning, tax considerations, insurance, estate, gift and philanthropic planning. Different types of investments involve varying degrees of risk. Future performance of any investment or wealth management strategy, including those recommended by BDF, may not be profitable, suitable for you, prove successful or equal historical indices. BDF's current written disclosure statement discussing advisory services and fees is available for review at www.BDFLLC.com or upon request.

GUIDING YOU FROM START TO FINISH

The traditional view of retirement is outdated. As we are living longer, enjoying a “full life” takes on new meaning with the many new experiences we find in a longer retirement.

Think about this – for many, retirement is at least one-third of our adult life, 21+ years, or... approximately 8,000 days. Based on research from the MIT AgeLab and the hundreds of clients we've been fortunate enough to help through retirement, we think about retirement in the 4 phases above...each has unique opportunities and challenges.

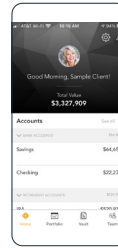


**Probability of Success
in Confidence Zone

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- Forbes 2021 Top Wealth Advisors
- Barron's 2021 Top 100 RIA Firms
- Investment News 2022 Best Places to Work for Financial Advisers

OUR MISSION. WE HELP YOU ENJOY A FULL LIFE.

Everyone has a mountain they are trying to climb. The summit is living life to its fullest.

A full life – it's different for everyone. So, what does that mean to you? Your definition of a full life is what drives our work together. Not your net worth. Not your investments. Get clarity on your next steps right away.

Contact BDF at 630-875-4900 or info@bdfllc.com

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** Hypothetical, for illustrative purposes only.