



DREAM

DO

FINDING THE
DREAM/DO
BALANCE

DREAMERS STILL DO.
DOERS STILL DREAM.

HOW DO YOU SEE YOURSELF?

During your working years, it can seem like retirement is only a dream; a far-off fairytale of a time when you won't work. Even then, though, there are things you can do to prepare.

At the other end of the spectrum, in retirement — long after you presumably have taken steps to generate income, decided where you want to live, and planned accordingly — you can still dream new dreams.

Everyone is always dreaming and doing. But Dream/Do is about finding the right balance for you at the right stage of your life and feeling empowered to dream it and do it in those moments.

Take a look at a few examples of where women may place themselves on the Dream/Do spectrum.





EMMA

Working her first job out of college, Emma has a long way to go before retirement. Due to the length of time she has before she will retire, she's mainly dreaming about what that will be like. But she's also starting her doing — she's actively paying down her student loans and contributing enough to her 401(k) to get her company's match. Plus, she's educating herself on personal finance.



ISABEL

Isabel's family is growing, as she and her partner just welcomed their second child. Their contributions to their 401(k) maximize their employers' contributions, and they're also setting money aside in a Roth IRA. Their kids have 529 college savings plans to help offset some of the future costs of higher education. She's still dreaming of what retirement may be like, and she's doing things accordingly — sticking to her budget and putting money away for the future.



JASMINE

At age 50, Jasmine has put her heart and soul into a design business that is just starting to pay off. She has very little saved for retirement, and she knows she needs to get moving. While she wishes she had started earlier, her financial services professional has helped her map out a strategy to accelerate her retirement savings.





SANDRA

By increasing her contributions when she earned raises, Sandra built a sizeable 401(k) and has maxed out her Roth IRA contributions for several years. Now, she's evaluating if she can still afford to do that, as she's had to cut back on her hours to accommodate her aging parents moving in with her family. The dreams that she had for retirement years ago are becoming clearer, but she's working with a financial services professional to ensure that she's still on track.



GLORIA

A recent divorce has changed Gloria's plans for retirement. Although she's spent the past few decades in the "do" phase, building a nest egg that she thought would provide the income she needs in retirement, she's now unsure if her savings will be enough. Her financial services professional suggested she delay retirement for two years to help her improve her income flow in retirement and consider downsizing her home. Gloria is focusing now on moving forward and identifying her new dreams for retirement.



Every woman's dreams are unique, and therefore everything you do to get there will be unique, too. Dream/Do is about identifying the dreams that are uniquely yours and then identifying the path you need to follow to realize them.

RETIREMENT DREAMS ARE IMPORTANT. SO IS TAKING ACTION TO REACH THEM.

CONTACT OUR OFFICE TODAY AT 813.461.4123 OR 305.556.4000 TO GET STARTED.



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