



You Cannot Retire Until You Consider These Factors

T. BRIAN HAYES

Many people are considering early retirement or being offered early retirement packages from companies and employers that are cutting back or reducing their workforce. However, you cannot make this decision based solely on the amount of money you have accumulated and saved. In fact, you absolutely cannot retire until you consider many often-overlooked factors.

Retirement is the ultimate goal of all workers. People work very hard most of their lives to get to the point of eventually being able to retire comfortably. Now, this may not mean not working at all, but it at least means moving into a part time position, or some type of position that you enjoy doing and/or have always wanted to do.

Most people make the transition out of their main occupation to either full retirement or into some other type of part time employment based on the main factor of the amount of money they feel they need to carry them throughout their retirement years. In other words, it is strictly a financial decision. Now while that is extremely important, it is not the only factor you need to consider. In fact, it may not even be the most important.

Based on my 28 years of experience in the retirement planning profession, I have witnessed many people retire and talked to thousands of retirees. And I have learned some very valuable things from these people, specifically the many often-overlooked factors they wished they would have thought of and

considered before they made the decision to retire. These factors are so very important, because even with enough money to retire, many of these can still ruin a retirement or make it a lot more stressful and less enjoyable.

Join me this weekend on my educational radio show program where we will be discussing the many critical factors that most people never consider before making the decision to retire. The Retirement Money Matters Show airs Saturday morning at 6 on WIBC (93.1 FM), Sunday morning at 8:00 on WWKI (100.5 FM) or anytime online at www.theretirementmoneymattersshow.com. You can also obtain this information by reaching out to us at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or brian@hayesadvisorygroup.com.

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T. Brian Hayes is the Founder, Owner, and CEO of Hayes Advisory Group, boasting over 30 years of experience in guiding clients towards their retirement goals. Specializing in pre-retirees and retirees, he ensures clients understand their planning options and tailors strategies to their unique needs. A strong advocate for education, Hayes regularly writes and speaks on financial topics, hosts a weekly radio show on retirement, and instructs for The Prepare Institute, a 501-3 non-profit educational institution. He holds memberships in prestigious financial organizations like The Indiana Network of Estate Planning Professionals and The National Association of Insurance and Financial Advisors. Hayes is a distinguished member of the Million Dollar Roundtable (MDRT), with multiple honors recognizing his professional expertise and ethical standards. Based in Central Indiana, he serves clients across the U.S. and Canada, residing with his wife and three children.

