



Are You Ready or Able to Retire?

T. BRIAN HAYES

Let me ask you a question. Would you retire if you could? Most people would say - "that is a silly question – of course" as retirement is the ultimate goal for most workers, and most people want to retire at an early age or as soon as possible. But before you make the decision to retire, you need to consider many critical factors.

We are in the beginning stages of a new year, and this is the time of the year that many people really think about retiring. We are fresh off the holiday season where many people have some time off of work. Many people enjoy and get used to that time off of work, and when it comes time to go back to work in January, it does become more and more difficult each year. So again, at this time of the year, the thought of retirement is a popular one by many pre-retirees as they really start wondering if they could possibly retire.

In my career in the retirement and estate planning services arena, I have been asked many times by several people if they are able to retire. Now, I have had the pleasure of saying "yes" to this question many times, which is always nice to be able to do. However, I have also had the displeasure of saying "no" to this question to people many times. The definitive answer to this question is based on several factors, many of which will

be specific to your unique and personal situation.

Join me this weekend on The Retirement Money Matters Radio Show as we inform you of the many factors that you must consider before you make a decision to retire. The show airs on 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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FOUNDER & PRESIDENT

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.

