



Life Stage 3 (ages 45-54): The Prime Years

Things to consider:

This ten year period can be the most important for securing your future. The accumulation of wealth through investments and cash flow management from the previous stages should have established a foundation for your upcoming retirement. This stage focuses on strategizing and continuing to accumulate wealth to retire comfortably.

- Develop a comprehensive financial plan
- Review your savings
- Track and understand your net worth, income & expenses
- Plan income splitting strategies
- Deal with premature death, disability, illness, or marriage breakdown
- Plan for aging parents (elder care)