

# Professionally Speaking...

## Can I Retire Worry Free?

The secret to retiring worry free is to resolve legal and financial matters leaving health as the sole question mark. This process starts and ends with a qualified Elder Law Attorney.

Prospective retirees must insure that they have an accurate and complete up to date Will, Durable Power of Attorney and Advanced Care Directive (Living Will) in full force and effect.

Preplanning and, if possible prepaying for a funeral, benefits not only the retiree but also takes significant stress away from their family.

Finally, simplifying finances and removing risk from the retirement portfolio insures against sleepless nights over economic downturns or over a significant drop in retirement assets. Only funds a retiree can afford to do without should be placed into mutual funds, stocks, variable annuities and bonds. A mix of liquidity *i.e.* certificates of deposits and guaranteed growth of assets through appropriate annuity products are essential.

A qualified Elder Law Attorney will be able to prepare all necessary legal documents, plan to preserve assets in the event a Senior or their spouse needs to move to a nursing home and help to direct the Senior to a qualified wealth preservation expert who will work with the Senior and their attorney to design a worry free retirement financial plan.

Consult a qualified Lebanon County Elder Law Attorney to plan a worry free retirement, the sooner, the better.

*Daryl J. Gerber, Esquire is chairman of the Lebanon County Bar Association Elder Law committee, member of the National Academy of Elder Law Attorneys and a member of the Pennsylvania Academy of Elder Law Attorneys and has been practicing law in Palmyra, Pennsylvania for 33 years. (717) 838-5411*