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## Retirement Rules

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### OF THE ROAD

-  Know your visions, goals and dreams
-  Think with a lifetime time horizon
-  Commit to a healthy lifestyle
-  Keep a monthly spending plan and remove any unnecessary expenses
-  Purchase big ticket household and family items before retiring
-  Have an Emergency Fund equal to two years of your monthly expenses
-  Be debt free
-  Have a lifetime plan to emotionally endure the ups and downs of life, financial planning and investing
-  Stay invested in your retirement and investment accounts
-  Do not try to time the markets
-  Implement a responsible withdrawal plan for consistent income from your retirement and investment accounts and Social Security
-  Do not take unplanned distributions from your retirement and investment accounts
-  Reduce withdrawals from your retirement and investment accounts during periods of economic stress
-  Minimize expenses without losing value in critical areas such as professional counsel and investment management

*The opinions voiced in this material do not necessarily reflect the views of LPL Financial and are for general information only. Please note that individual situations can vary and therefore this information should only be relied upon when coordinated with individual professional advice.*

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