



## Life-Proofing Your Retirement Savings

There's no crystal ball that can predict life's unexpected twists and turns. But when life changes hurt your hard-earned nest egg, shrugging and saying "c'est la vie" is not a viable solution.

Luckily, we can always prepare for the unexpected — no crystal ball required.

Let's take a look at some common retirement planning setbacks and how you can life-proof your strategy.

### 1) **Challenge:** Caregiving and Multigenerational Support

**Solution:** Review insurance and savings options for loved ones if they hypothetically [became dependents](#).

If a chance medical or economic scenario would make you responsible for a loved one's needs, now is the best time to understand their insurance benefits, confirm how you'd access necessary funds, and review your coverage options for dependents (e.g. long-term care coverage). Doing so can allow you to identify gaps before they become financial responsibilities that could impact your savings strategy or increase your expenses in retirement.

### 2) **Challenge:** Recessions and Market Crashes

**Solution:** Diversify your assets and reassess your risk tolerance.

Portfolio diversification ensures your nest egg isn't all in one basket and can mitigate risk in an economic downturn. As you near retirement, it's also worth reevaluating your general strategy and considering more conservative investments that can weather the storm of market volatility with less drastic shifts in value.

### 3) **Challenge:** Divorce

**Solution:** Store all your financial documentation for safekeeping and learn the [rules and tax requirements](#) regarding the division of assets in retirement plans.

The idea of preparing for a potential divorce sounds pessimistic, but the costs of not doing so can be devastating. Proper research and documentation are small actions that help you and your spouse avoid expensive legal headaches and establish a “what if” strategy for secure retirement finances without shared assets and income.

Is your nest egg life-proof? Reach out with your questions and concerns to get professional answers and bolster your strategy.

*The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.*



**Lance Johnson | ROI Financial Advisors, LLC  
CEO & Investment Advisor Representative**

[lance.j.johnson@roi-fa.com](mailto:lance.j.johnson@roi-fa.com)

**14675 SW Millikan Way**

**Beaverton , OR 97003**

**Phone: [\(503\) 941-5925](tel:5039415925)**

**We help clients get back to the basics of building & maintaining wealth in a tax efficient way.**



Content provided by subscription to Outbound Engine, an entity unrelated to ROI Financial Advisors, LLC. ROI Financial Advisors, LLC (dba ROI Financial) is an SEC registered investment advisor. This publication is in no way a solicitation or offer to sell securities or investment advisory services. Statistical information, quotes, charts, references to articles or any other quoted statement or statements regarding markets or other financial information is obtained from sources which we believe reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. This material does not constitute a complete description of our investment services and is for informational purposes only. ROI Financial does not provide tax or legal advice. Please be advised to consult your investment adviser, attorney, or tax professional before making any investment decisions.

