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## **Plan for 5 Unexpected Retirement Costs**

Building a retirement budget can take a lot of hard work and long-term planning.

You've probably spent a fair amount of time thinking about medical expenses, long-term care, housing, food and travel, but some expenses might catch you by surprise.

If you want to ensure your finances are well-rounded for your retirement years, keep these five expenses in mind.

1. **Supporting Family Members:** Retirement planning typically revolves around managing your own expenses, but many people approaching retirement may find themselves “sandwiched” between elderly parents and adult children who rely on them for financial support. You'll need to determine if you can continue providing that support once you're retired.

2. **Transportation:** You may already own a car, which means you just need to think about the cost of gas and maintenance. But there could come a time when you're no longer able to drive. How will alternative means of transportation, such as ride shares, impact your budget?
  
3. **Aging in Place:** If your health allows it, you may opt to age in place. You won't have to leave your beloved home, but there are still expenses to consider: You may need to pay for modifications to make your home safe and comfortable, and tasks you handled yourself could require more help as you grow older.
  
4. **Taxes and Insurance:** These costs are likely on your radar, but it's important to remember that they won't be static. When you build your budget, take into consideration taxes on your retirement income, as well as increasing property taxes. You can also anticipate home and car insurance rising over the years.
  
5. **Inflation:** Inflation isn't necessarily a surprise, but it's important not to underestimate how much it can eat away at your savings. Consider that you might experience periods of higher than expected inflation throughout your retirement years.

No one can predict the future, but you can prepare. Reach out so we can help you think through all of your possible expenses and build a retirement budget for a secure future.

## ***Financial Planning may help your dreams come true!***

Simple, Smart, and Effective financial planning may help you build wealth. Our strategies and hands-on approach may help you increase savings, lower taxes, provide customized investment advice, help you secure your retirement and more. Together, we will help you build a plan toward making your dreams come true.



# ROI FINANCIAL

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