

5 TOP RISKS FOR UNION PENSION RETIREES



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Retiring with a union pension has many benefits, but there are also significant financial risks to consider. These can include inflation, longevity, investment returns, healthcare costs, and taxes. It is important to have a solid plan in place that accounts for these variables and adjusts accordingly. Consulting with a financial professional and utilizing our [pre-retirement calculator](#) can help mitigate these risks and ensure a comfortable retirement. Here are five top planning risks that you should consider:

1 INFLATION: What will inflation do to the value of your needed living expenses & pension income over your full retirement? Know the impact of your COLA (Cost of Living Adjustment) or lack thereof. For pensions that do not include a COLA, how will you account for inflation when your benefit doesn't increase?

2 HEALTH INSURANCE: Cost estimates may end up being more than anticipated. What realistic out-of-pocket costs can you expect and plan for over your full retirement?

3 INVESTMENT INCOME: How much steady & reliable income will my investments provide? What if stock & bond markets don't cooperate?

4 SURVIVOR PLANNING: If you or your spouse die prematurely will the survivor be ok financially? What assets and income will transfer to your spouse to provide them with income for life?

5 TAX PLANNING: Taxes are always changing and need to be planned for. From different income brackets to state tax differences, long-term vs short-term capital gains & the list goes on. Make sure there are no adverse tax surprises that impact your retirement.

If you or your spouse need a second opinion or simply want to verify your current plans feel free to call us at (925) 267-7266 or [click here](#) to schedule a complimentary and confidential online consultation with me.

Dan Beltran is a registered representative with, and securities and Advisory Services offered through LPL Financial, a registered investment advisor. Member [FINRA/SIPC](#). [Additional Info](#)



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