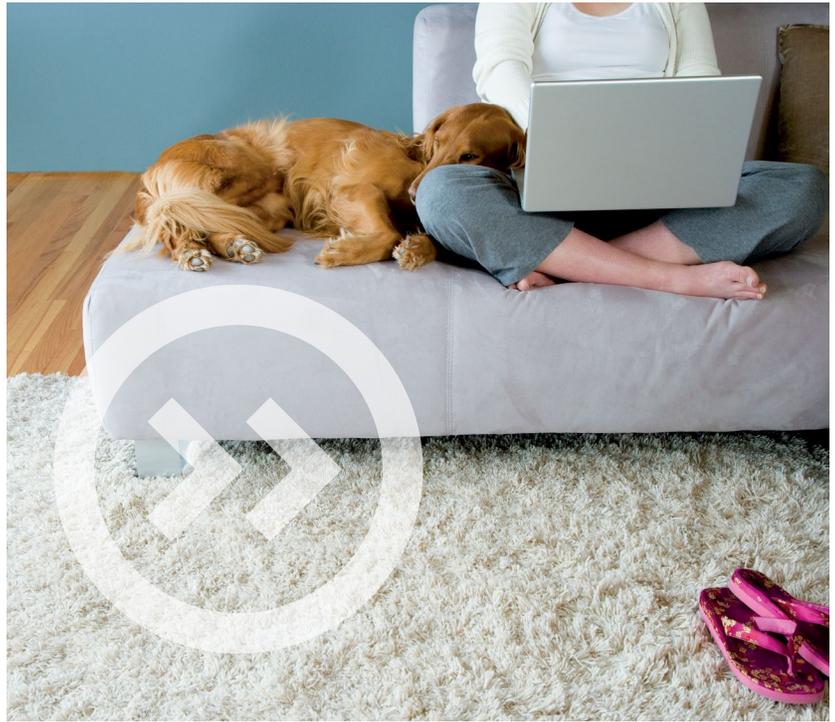


# ENVISION YOUR RETIREMENT LIFESTYLE AND GOALS



Planning for retirement should include how you want to live when you retire. Considering the possibilities can help you envision and plan for your retirement lifestyle. Remember, people who write down their retirement goals are more likely to achieve them.



## What would you like to do in life after retirement?

SECOND CAREER	HOBBIES	VOLUNTEER WORK	EDUCATION	RELAXATION
Nonprofit executive Patient representative Celebrant/religious leader Teacher Financial advisor Lobbyist Retail sales	Restore an old car Make quilts Garden Write a novel	Build homes for the homeless Volunteer for a political party Teach people to read	Go back to school Learn another language Get your pilot's license	Travel with the family Read more Savor quiet time

## Who do you want to spend time with throughout your life in retirement?

Maintaining social connections can be challenging throughout our lives. The loss of work friends is the most unforeseen challenge of retirement. It's important to take an active role in building and maintaining your support network of friends, family and acquaintances when you retire.

- **Spouse or partner:** Consider new activities you may participate in together.
- **Family:** How far away are your parents, children and grandchildren? What activities do you like to do together? Do you have to travel to see family members?
- **Friends:** How much do you like to entertain and stay socially active?
- **New friends:** How can you meet new people? Consider classes, clubs and organizations.

## Where do you dream of going?

Travel can provide solitude, companionship, adventure or relaxation. The possibilities are endless.

- **Destination:** U.S., overseas, historical sites, places from your roots, homes of friends or family
- **Transportation:** Motor home, car, bicycle, motorcycle, plane, train, bus
- **Frequency:** Number of trips each year, duration
- **Travel companions:** Spouse or partner, friends, children, tour groups

## Where do you want to live your life in retirement?

Do you want to stay in your current home? Do you want to be part of a community? Do you want to try a new climate or lifestyle? Do you want to live in multiple locations?

- **Stay in the area:** Loft in the city, current home, downsizing to a smaller/maintenance-free home
- **Move closer to family:** Spend time with children, grandchildren or parents
- **Relocate near activities you love:** Vacation home, overseas, learning community, active outdoor setting

## How do you intend to stay healthy and active?

<b>PHYSICAL FITNESS</b> Join a health club Take walks Learn martial arts Play golf Buy a home gym Practice yoga	<b>MENTAL FITNESS</b> Take classes Go to concerts Play chess or cards Write a book Practice meditation	<b>HEALTH CARE: LEARN ABOUT AND MAKE THE MOST OF YOUR BENEFITS</b> Health insurance Health savings accounts (HSA) Medical help lines Medicare Long-term care Prescription drugs
---	---	---

## How do you want to make a difference?

Retirement goals can include helping others. Think about the people who matter to you, what you hope the future holds for them, and how you might help them realize their own dreams. What organizations or causes represent your values? How do you want to support them?

- **Family:** Fund education, instill values or teach personal skills
- **Community:** Serve on a board, provide volunteer outreach, do fundraising or donate money
- **Friends:** Form support groups or be a mentor

## How do you want to make your lasting mark?

We all have a say in how we're remembered. Our legacy is formed by the ideas, actions and causes to which we dedicate ourselves today. What's important to you? What do you want to pass on to others?

- **Family and friends:** Children, siblings, parents, friends or pets
- **Spiritual interests:** Your place of worship, religious organizations
- **Schools:** Your alma mater, your family members' schools
- **Charities or causes:** Food banks, shelters, arts, research organizations

## What brings you happiness?

When it comes to achieving a fulfilling retirement, having a vision is as important as having money. Working with your advisor can help support your retirement lifestyle goals.

---

**Columbia Threadneedle Investments** is a leading global asset manager that provides a broad range of investment strategies for individual and institutional clients. With 450 investment professionals across 18 countries, we manage \$431 billion\* across asset classes. Our global investment team debates and challenges their best ideas to make better decisions, leading to better outcomes for you and your clients.

VISIT US  
ONLINE

[columbiathreadneedle.com](http://columbiathreadneedle.com)



[columbiathreadneedle.com/  
us/subscribe](http://columbiathreadneedle.com/us/subscribe)



[twitter.com/  
CTInvest\\_US](https://twitter.com/CTInvest_US)



[youtube.com/  
CTInvestUS](https://youtube.com/CTInvestUS)



[linkedin.com/company/columbia-  
threadneedle-investments-us](https://linkedin.com/company/columbia-threadneedle-investments-us)

To find out more, call **800.426.3750**  
or visit [columbiathreadneedle.com](http://columbiathreadneedle.com)



\* In U.S. dollars as of December 31, 2018. Source: Ameriprise Q4 Earnings Release. Contact us for more current data.

Columbia Management Investment Distributors, Inc., 225 Franklin Street, Boston, MA 02110-2804

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies.

© 2019 Columbia Management Investment Advisers, LLC. All rights reserved.

CT-MK/114798 A (04/19) G6G0/2483256