Cedar Financial Advisors

Service Offerings

Cedar Financial Advisors is a fee-only firm specializing in helping pre-retirees address the financial issues that arise as you plan for and transition into retirement. Our mission is to enable you to decide when to retire and how to create the retirement lifestyle your want to live, free from anxiety about money. How may we help you?

Comprehensive Retirement Countdown Package

For people who are within a 10 year window of retirement who are wondering when they can retire and would like to start proactively planning for a ideal retirement lifestyle.

You Will Receive:

•A series of meetings and calls to assess your current situation, identify your goals, assess your risk tolerance, review personal finance concepts, and assess the feasibility of reaching your goals.
•Your comprehensive and actionable personal financial retirement plan.
•One Session to discuss the plan in detail and create accountability for action.
• Follow-up sessions to support you successfully implementing your plan.
•Six month of unlimited email access for questions that arise.
•Meetings may be in person or over the phone. Follow-up sessions must be completed within six months following the date of delivery of the plan.

The Retirement Plan Components

Your comprehensive plan will address all areas of your financial life. We have listed many, but not all, of the questions that adults and families nearing retirement face.

Income Planning

•When can you retire?
•How do you get a retirement “paycheck”?
•When should you take Social Security?

Expense Planning

•What are your expenses going to be in retirement?
•Do you have enough money in an Emergency Fund?
•How can you factor in taking care of family?

Tax Planning

•How will retiring affect your taxes?
•Are there tax advantages you are failing to take advantage of?

Estate Planning

•Do you need to update your will and other estate planning documents?
•Do you need life insurance?
•Do you have Powers of Attorney?

Investments/Employer Retirement Plans

•How do you keep from running out of money?
•Should you take a lump sum or an annuity from your employee retirement plan?
•How should your investment strategy change for retirement?

Insurance

•What are your pre-Medicare health insurance options?
•What is the best Medicare Plan for you?
•Do you need Long Term Care Insurance?
•Is your current insurance coverage still adequate?
•How much protection do you need?
•Do you need an umbrella policy?

Housing

•Should you pay off your home mortgage or refinance?
•Should you downsize your house?
•Does it make financial sense to remodel?
•Should you move to another state?

Fun Retirement

•What are you looking forward to doing to enjoy retirement?
How much do you need for your big dream?