

## *Dear Future You,*

They told you that time would go fast and that it would gain speed with age. Here you are, so many years later realizing that this is true.

St. Augustine said, “The future is the logical conclusion of decisions made in the present day.” He couldn’t have been more right. In hindsight, you would have saved a little more, worried a little less and taken more time planning for this moment—your retirement—or, as they say, your “golden years.”

There are two things weighing heavily on your mind:

*The first:* Did you save enough during your working years? Not just save, but did you plan appropriately?

*The second:* Will you have enough to live on for the next 20 to 30 years? Can you maintain your financial independence?

Speaking of independence... you start to think of your children. They are grown and have their own families and responsibilities. You love them but you don’t want to be dependent on them. You’d like to leave assets to them if you can, but you’d rather see those go to your grandchildren. Will they appreciate it?

Your mind wonders to the million little decisions made along the way. There are so many details to consider when you assess a lifetime of discipline and hard work. Oddly enough, you realize that retirement planning is the only plan where you start from an unknown end date and work backward – to now.

Future you, I suggest you use hindsight as foresight. Remove the mystery and replace it with a plan. After all, who wants to spend their retirement catching up? Unless, of course, it’s with old friends, family and those little ones who have your heart.

Sincerely,

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(your name here)