

# Life Letter *mature*

## Ten steps to finding the right retirement location

Grant and Sarah are planning on retiring within the next two years. Paul and Linda, already retired, are thinking about making a move. Whether you are about to retire or are already retired and considering a change, you should consider:

1. Where you want to retire is one of the biggest decisions you will make. Do you want to stay close to your hometown or venture somewhere new? How will this affect family and friends?

2. Does the structured and secure atmosphere of a retirement community appeal to you, or would you prefer to be close to diverse groups of people, entertainment and cultural advantages?

3. You cannot have too many facts or statistics before making such an important move, so do your research. Books, magazines and the Internet are excellent sources. This is particularly important if you are considering a move because of health reasons.

4. Reduce your list of possible places to a manageable number, no more than ten.

5. Gather more information. You can get maps, brochures, economic and weather data from chambers of commerce or tourist bureaus in the areas you are considering.

6. Narrow your choices again, this time to only five or six spots. Visit each location for

three or four days to get a feel for each area and general ambiance.

7. Don't rush into anything! You are moving toward a serious decision. Take your time to decide wisely and at your own pace, not on impulse or because of a perceived deadline.

8. You're close to the final cut. Eliminate all but two or three places and visit the areas for at least three weeks each. Weigh the pros and cons carefully. Include climate, cost of living, transportation, and especially the people who will be your new neighbours and friends.

9. If you plan to purchase, meet with Realtors and make sure the home you want is within financial reach. There are Realtors, known as Senior Real Estate Specialists, who specialize in retirement living.

10. Take your time. Get advice and opinions from family members and friends. But remember, the ultimate choice is yours.

*Want help with your retirement income plans? Call today!*

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