

**Question: Do I need \$1 million to retire comfortably?**

**Answer:** Imagine a world free of alarm clocks, bosses, long commutes, office politics and limited vacation time. Wouldn't it be nice to call the shots, spend more time with your family and friends, doing only those things that you're passionate about? You can have that life today and you don't need \$1 million!

While accumulating a seven figure portfolio is a goal for many baby boomers, it isn't the end all be all. It really all depends on the kind of lifestyle you desire. Unfortunately, people are always coming to me and wanting to make retirement lifestyle choices and decisions based upon their age, their income or the size of their portfolio. This is a gigantic mistake! Instead, you really need to make lifestyle decisions based upon what you really want to do, regardless of your age, income, and the size of your portfolio.

Let me ask you: if money and health were no issue, how would you spend your time? If money wasn't an issue, would you continue doing what you're doing? What types of activities would you participate in that you're not now? Who would you participate with? What is your greatest passion? If you're not doing this, what is holding you back?

I'm a firm believer that your life should be about playing and fun. The activities you participate in, including your work, should provide satisfaction and fulfillment. More importantly, the work and activities you participate in should be things you're passionate about and things that energize you! Having \$1 million or more is nice, but it isn't a necessity.

**Bill's Bottom-line:** Your happiness is a currency more valuable than money.



Bill Losey, CFP®, CSA, "America's Retirement Strategist", has nearly 20 years experience in the financial planning industry and has been interviewed on the CBS Radio Network, CNNfn, FOX's "Hannity & Colmes", and Bloomberg Business Radio. Bill publishes *Retirement Intelligence*, a free award-winning weekly newsletter that reaches over 5,000 subscribers worldwide. He offers advice and consulting, money management, and wealth coaching services to women and couples nationwide. Bill can be reached online at [www.MyRetirementSuccess.com](http://www.MyRetirementSuccess.com) or by calling 1-866-786-2521.