NAKED RETIREMENT

Retirement Quotes

Even if you're on the right track, you'll get run over if you just sit there. *Will Rodgers*

When one door closes, another one opens but we often look so long and regretfully at the closed door that we fail to see the one that has opened for us. *Alexander Graham Bell*

Do not regret growing older. It is a privilege denied to many. *Unknown*

And in the end it's not the years in your life that count. It's the life in your years. *Abraham Lincoln*

God, grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to see the difference. *Unknown*

Once you have selected a financial professional, it's important to establish a process for selecting and managing your investments. Most people today have no idea what they are invested in nor why they are invested in it. However, almost everyone has strong opinions and feelings about the products, services, and brands that they use and would recommend to others. Additionally, most people have a list they would never use or recommend because of an experience or company policy/ethics.
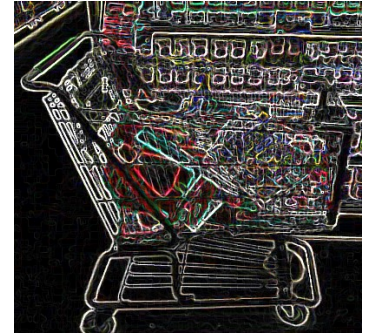
A smart and simple approach to designing a portfolio is to build one that reflects the brand names, products, and services that you like and buy on a regular basis; and to exclude the brand names, products and services you don't.

Use the following exercise to create a short list of the companies you like and would want in your portfolio, as well as companies you would exclude or minimize any investment in.

Start with a list of 10 companies you can't live without. Then create a list of 10 companies to avoid. Over time, expand your list to include companies in different areas of the economy to help you build a more diversified portfolio.

Must Have Brands / Products / Services	Must Avoid Brands / Products / Services
1) _____	1) _____
2) _____	2) _____
3) _____	3) _____
4) _____	4) _____
5) _____	5) _____
6) _____	6) _____
7) _____	7) _____
8) _____	8) _____
9) _____	9) _____
10) _____	10) _____