

# TIME TO CHECK YOUR RETIREMENT TO-DO LIST?

## Important Things to Consider

Before you set the date for your retirement ask yourself...

- How much monthly income will you need?
- Should you move or downsize?
- Will retirement affect your tax bracket?
- What will be your healthcare costs?
- What do you dream of doing in your retirement?

I'd like to help you plan for a smooth retirement transition.

**Kwame Bissah**  
Financial Advisor

**Bienestar Financial Advisors**

506 23rd St. NW  
Washington, DC 20037

**Office:** 202-349-5581

**Fax:** 202-659-4513

**Email:** kbissah@bienestaradvisors.org

**Website:** www.bienestaradvisors.org



**BIENESTAR**  
FINANCIAL ADVISORS



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Pan American Health Organization/World Health Organization (PAHO/WHO) Federal Credit Union and Bienestar Financial Advisors are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Bienestar Financial Advisors, and may also be employees of PAHO/WHO Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of PAHO/WHO Federal Credit Union or Bienestar Financial Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other  
Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value