



# News from the Hill

## 5 Ways to a Happier Retirement

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Picture this—it’s Friday afternoon, your work is done, and you have the weekend ahead of you. But what makes this weekend different than any other weekend is that two-week vacation following it. You wish your colleagues well, they express similar thoughts, and you head toward freedom.

Of course, you’re excited! Travel, new experiences, time away from the mundane, and time to recharge.

In the back of your mind, you know it’s temporary and you’ll be back at your desk before you know it. Maybe that’s part of the reason why the time away is special. It’s short-lived.

Now, let’s take this another step.

This vacation is permanent. You are saying your final goodbyes. When you awake on Monday, you will wake up when you want to wake up. No more alarm clocks. You’ll

never head back to the office again. I’m talking of course, about retirement.

One of my goals as your financial advisor is to help put you on a path to reaching your financial dreams. We take a holistic approach that encompasses many aspects of financial planning.

But what happens when you’ve reached those goals and you have the resources to retire comfortably? Just because you’re financially well-off doesn't mean you are ready to embrace what can be a drastic new lifestyle.

In this month’s newsletter, let’s explore the nonfinancial aspects of your transition.

A recent story featured on CNBC stated, “Happiness in retirement is about more than account balances.” Sure, money is part of the equation. It reduces stress that can be brought on by



inadequate finances.

But those whose identity is wrapped up in their work, especially for those who have built their company from the ground up, retirement can be an uncertain transition. Many of you delay retirement, opting to work well into your 70s or even 80s.

### Be proactive

Many of you are taking steps to ensure your financial well-being long after you retire.

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## 5 Ways to a Happier Retirement -continued



Please feel free to share the content of this newsletter with anyone whom you feel it might help.

But retirement is much more than just finances. Here's some tips for a happier retirement.

1. **If possible, transition into retirement.** Recall the scenario above. You've worked a full week, it's Friday, but you'll never go back to work. It sounds enticing, especially if your job is just that...a job.

A study last year by Merrill Lynch noted that 47% of retirees have either worked or plan to work in retirement, and 72% of pre-retirees say they want to work in retirement. Simply put, if you want to work or feel you need to supplement your retirement income, you aren't alone.

If your firm offers a flexible schedule, seriously consider it. If not, could you contract on a project-by-project basis, consult, or find part-time employment elsewhere. It will not only keep you busy, it will keep your mind sharp and supplement your retirement income.

2. **Talk to your spouse or partner.** This is critically important. What do both of you want to get out of retirement? How can you get on the same page? How much time will you be spending together?
3. **Set new goals.** You are embarking on a new venture. But unlike decades of work, your new life won't have the structure it had before. That can be disorienting for many, creating drift, depression, and possibly magnifying health issues.

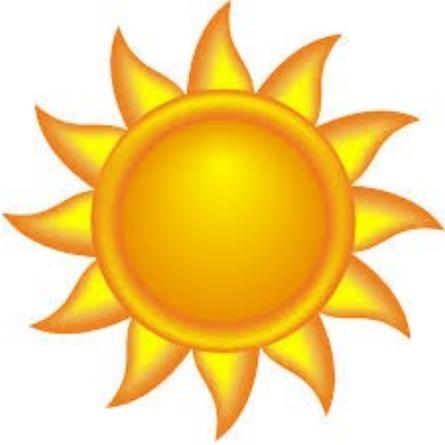
Keeping active via part-time work is one option. Another—volunteer. What are your passions? Who or what cause would you like to assist? Your church or a familiar community organization can benefit from someone that has years of experience in the business world and decades of accumulated wisdom.

4. **“Eat well, sleep soundly, and play often.”** If you don't stay healthy the rest of it doesn't matter much. Don't isolate yourself. Stay active. Which leads us to:
5. **Exercise.** This is a subset of number four. Keeping busy enhances your mental capacity. If you can, incorporate some type of physical activity into your weekly regimen.

Finally, retirement isn't a time to slow down. It's a time to redirect your path and embrace new experiences. Take charge and don't let circumstances dictate your future. It's the key to a happy and fruitful retirement.

Let me emphasize again that it is my job to assist you! If you have any questions or would like to discuss any matters, please feel free to give me a call.

## Just For Fun Summer Trivia



What is the most traditional birthstone for the month of August?

What U.S. President's daughter celebrates a birthday on July 4th?

The month of July was named for what historical figure?

According to U.S. agricultural statistics which two vegetables have more sales in the month of August than during all the other months of the year combined?

According to U.S. agricultural statistics what three fresh fruits outsell all others during the course of summer?

In the U.S. what is the most popular selling grilling meat throughout the summer?

Which "summer-time" smell do social researchers say is most often found to stimulate pleasant memories in human beings?

In which U.S. state is there a town named Summersville?

In what country were the 2008 Summer Olympics held?

What legendary Hollywood actress starred in the 1959 movie 'Suddenly, Last Summer'?

**Answers: Peridot; Malia Obama; Julius (Roman Caesar); corn and squash; peaches, watermelon and tomatoes; hotdogs; cut grass; Missouri; China; Katharine Hepburn**

## The Power of WealthVision

The pace and complexity of managing modern finances leaves many people feeling unprepared and uncertain about their financial future.

Our advisory process is comprehensive, customized to your objectives and capable of addressing a wide range of financial circumstances and concerns.

We partner with you to pull all your finances together and organize them in one centralized location to better position you to pursue your financial goals and aspirations.

Our planning process will help you:

- See your finances from a holistic point of view
- Identify long-term goals and the steps needed to pursue them
- Track your progress and make adjustments as you experience new life events

We have the latest technology to help you with this process. It's called WealthVision.

The WealthVision platform will integrate your financial plan with a robust, personal financial website.

With this tool. You will have access to budget tools, reports, educational materials and storage for personal documents in one convenient and secure location. In addition WealthVision provides the following:

- **Tracking** of all financial account balances, with assets updated nightly.
- **Alerts** to detect significant changes in account balances.
- **A budget tool** to track all your purchases against your goals.
- **Reports** on cash flow, retirement, investments and more.
- **Secure storage** of the information most important to you, including wills, tax returns, medical histories, precious memorabilia and just about anything else.

The WealthVision platform will integrate your financial plan with a robust, personal financial website. Its powerful engine can generate comprehensive financial planning analytics.

If you are looking to take the complexity out of managing your finances, it would be our pleasure to talk to you about accessing your comprehensive financial picture on your personal website. Call, click or drop by for more information.



We Take the Stress Out of  
Income & Retirement Planning

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Our website has gotten a brand new facelift take a moment to visit this site brimming with new articles and videos!

[www.TerryLHill.com](http://www.TerryLHill.com)

We would like to take this time to thank all of you who have given us the opportunity to help your family, friends and colleagues. Thank you for the introductions; we always appreciate the chance to help.

Here are some examples of the folks we can help:

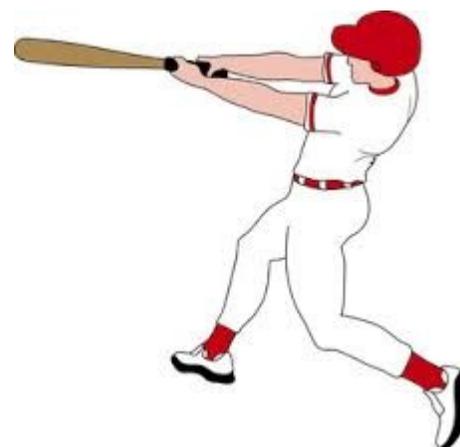
**Retirees**

Someone who is about to retire, or has retired. We can assist those individuals with pre-retirement and post-retirement portfolio management, long-term care insurance requirements, Medicare questions, and estate planning.

**Business Owners**

Someone who is about to sell his or her business, or, maybe has just sold the business, we can help. Not only will they have questions regarding portfolio development, but they probably will also have income and estate tax questions related to the sale.

## EVENTS AND CELEBRATIONS



We'd like to thank everyone who attended Frisco RoughRider Game. The event was a great success and everyone had a great time. The fireworks were a lot of fun as well.

*The opinions voiced in this newsletter are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult with us—your financial advisor—prior to investing.*

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