## A person in a suit AI-generated content may be incorrect.Learn why the financial vehicles that got you TO retirement may not be the most effective to get you THROUGH retirement.

Most of you have saved enough money. All you need now are a few simple strategies that help you coordinate your decisions among the five areas of retirement.

1. **INCOME**: Replace the missing paycheck that stops coming once you stop going to work.
2. **INVESTMENTS**: Earn enough from market growth to get all the way *through* retirement.
3. **HEALTHCARE**: Protect yourself against the possibility of a healthcare event.
4. **TAXES**: Don’t pay more than you should.
5. **LEGACY**: Disinherit Uncle Sam so that more money is yours to keep.

You only get to retire once. The last thing you want is to be living small and holding back because you’re too afraid to spend. When you have a plan like this in place, you get to do more than just stop working. You get to find out what else is possible.

Jacob Serfas is an independent financial adviser, host of the *Money Matters* television show, and founder of Copper Creek Financial, a fiduciary planning firm based out of Maryland.