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## Should You Stay In Your Home Or Move During Retirement?



(NAPSI)—The choice about where to live in retirement is one of the most crucial decisions that a senior makes. It's not just a major financial consideration, it's also a highly emotional issue as a retiree's home is often the anchor to their golden years.

"One needs to think about where to live, how long to stay there, and whether to move later in retirement," writes Wade Pfau, Ph.D., professor of retirement income at The American College, and contributor to Forbes.com. "There are plenty of justifications for either staying put or moving early in retirement."

There are a few important questions that a senior should ask before deciding whether to stay in their home or to relocate during retirement:

### 1. Are you making accurate comparisons?

If you stay in your home, you may need to make improvements or renovations in the future to accommodate changing needs. If you move to a new home, you may incur expenses associated with fix-up costs and moving expenses. Make sure you are considering total costs in either scenario.

### 2. Are you open to renting?

"It can be hard for retirees who have spent their lives building equity in their homes—and being taught about the virtues of homeownership—to become renters," reported The Wall Street Journal. "But renting a home in a city before buying can give retirees a chance to really know if it's the place they want to spend retirement." Moreover, the cost of ownership in many locations actually exceeds the cost of renting, so it may

be prudent to consider this option for both short- and long-term possibilities.

### 3. Where will you have access to important services?

Every consumer looks into the quality of restaurants, supermarkets and other day-to-day retail offerings when scouting out a possible new residential location. Seniors must be especially concerned about practical considerations such as the number of nearby physicians who accept Medicare, convenient transportation for those who are unable to drive, and community centers with special programs for seniors.

### 4. Would you prefer to age in place or have a change of scenery?

Many people dream about moving to some exotic location for their golden years, but the truth is that 85 percent of retirees stay in the area where they raised their families, according to Realtor.com. Think seriously about whether you're willing to trade your current community for a new one, weighing the pros and cons of aging in place versus charting a new course.

Whether you choose to stay in your home or move during retirement, it will be important to have ample cash on hand that can fund renovations of your existing home or the purchase of a new one. Many seniors are surprised to learn that one potential asset for generating immediate cash is a life insurance policy.

A life insurance policy is considered your personal property and—as such—you have the right to sell that policy any time you like. When a consumer sells a policy in a "life settlement"

*continued on page 3*

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Hey Lord,  
I was just sitting here thinking about a lot of things I have enjoyed through my years of growing up.  
I was always in love with animals of any kind but I was as you know a bit partial to little speckled pups.  
Then there was Pinto, that brown pony Lord that I loved. I recall as a toddler standing on a bucket to brush him down.  
Then there was the black pony Lucky that was a little bigger that I got from that Snapp guy that lived right out from Cow Town.  
And Lord, then came another one of my greatest loves, my horse named Lulu.  
I was so happy with these animals and to me at this time they were the best friends I knew.  
And then Lord, I know you remember my first truck I got in my 7th grade of school.  
I now see Lord, the excitement I had back then over things was much more excitement than I had over you.  
For so many years Lord I continued to get in a tizzy over a new dog, a horse, a truck, but it was my kids that showed me what unconditional Love really meant.  
And there again my time talking to you and reading your word was seldom spent.  
Looking back I knew who you was, I went to church off and on and Lord you know I said my prayers every night.  
But now that I am older I thank you so much for forgiving me and showing me all the people and things of my past as far as you were everything but right. You never came first, nor did I love you with ALL my heart like you always told me too.  
I put you on the shelf, I knew you were there but I only took you off that shelf if I needed you.  
I am so sorry Lord that I have put everything in my life before you for almost as long as you have allowed me to live.  
May I now strive daily to put you before all persons and things, may I be slow on anger, long on patients and able to forgive.  
And by the way that black pony I got from that Snapp guy near Cow Town all those many years ago?  
Thank you so much for making him my husband today Lord.  
He is just what I needed and that was something only you could know.

Remember til our paths cross again, Philipians 4:4-10  
To read more of Cheryl's work find her on Facebook.  
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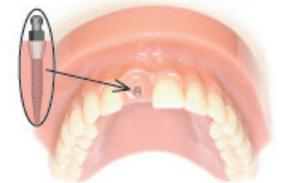
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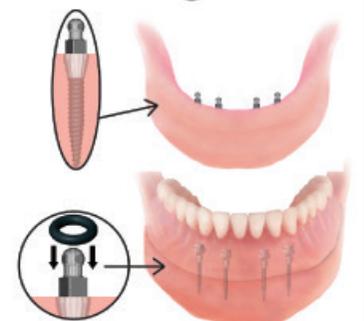


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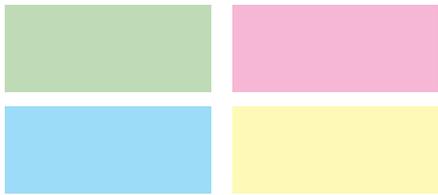
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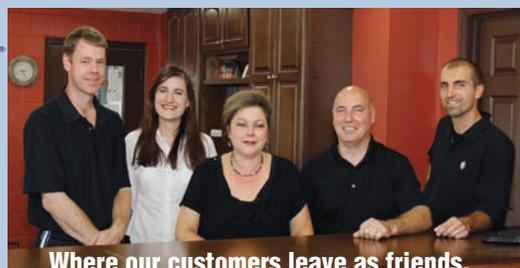
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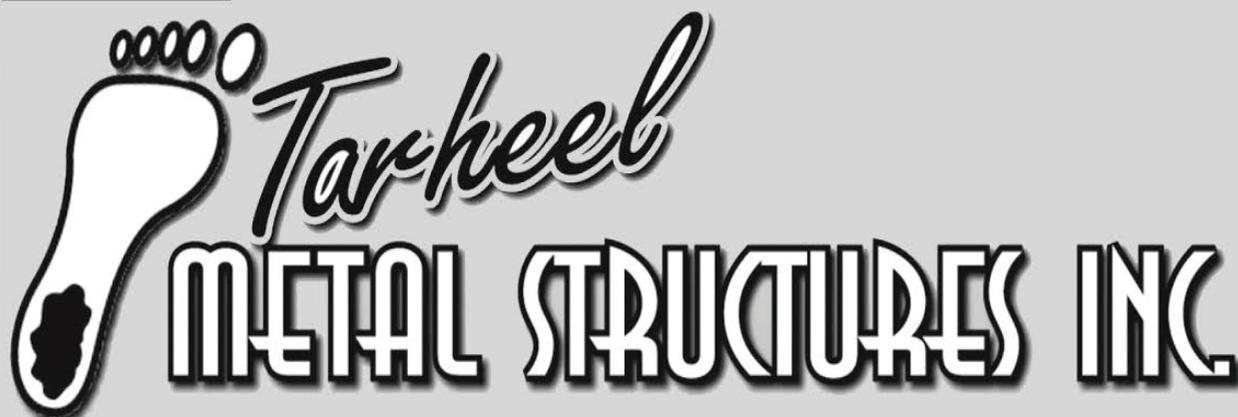


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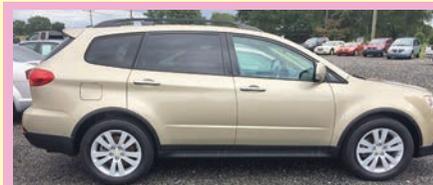
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