

Thinking about taking early retirement?



When you're an education member working towards retirement, collecting your *full* pension is typically the ideal plan for your golden years.

But you know what they say about the best-laid plans. Life intervenes. Priorities shift. Plans change. Suddenly your 85 (for OTPP) or 90 (for OMERS) factor or age 65 might seem too far away.

You're ready for retirement, now.

Yet there is so much to consider before taking early retirement—like whether you can afford to.

Ultimately, your best course of action when it comes to early retirement is to reach out to Educators Financial Group, first.

We fully understand the different sources of income you will receive throughout retirement. This means our financial specialists can draw you an income map to give you a better idea on whether your reduced pension as well as any other sources of income will be enough. If not, we can work with you to create strategies to minimize any possible gap in income to ensure your cash flow continues to run smoothly, whenever you do officially decide to retire.

Can you afford to take early retirement? [Contact us to find out.](#)

Plus learn more about how to financially prepare for retirement by checking out [our upcoming webinars.](#)

Read complete article here: educatorsfinancialgroup.ca/early-retirement