



## are you prepared to retire?

To enjoy life at its best in retirement, start saving and planning now. Begin by putting together a financial strategy suited to your specific vision of the future.

Forget lazy days spent in a rocking chair. Today's retirement is very different. You might plan to open a business of your own. Or perhaps you'll return to school for that degree you never had the chance to complete. What does this redefined retirement mean to you? There is no one answer. In the coming decades, "retirement" will mean something different to each of us. Regardless of your decision, you'll want to come up with a financial strategy suited to your vision of the future.

### Income Is Key

A good starting point might be to examine your sources of retirement income. If you pay attention to the financial press, you've probably come across at least a few commentators who speak in gloom-and-doom terms about the future for retirees. Along with not saving enough, they warn of the imminent growth of the elderly population.

True, there is widespread concern about at least one traditional source of income for retirees—Social Security. Under current conditions, Social Security funds could fall short of needs by 2033.<sup>1</sup>

This shift makes it even more important for individuals to understand their goals and have a well-thought-out financial strategy that focuses on the key source of retirement income: personal savings and investments. Given the potential duration and changing nature of retirement, you may want to seek the assistance of a financial professional who can help you assess your needs and develop suitable investment strategies.

As you move through the various stages of the new retirement, perhaps working at times and resting at others, your strategy may require adjustments along the way. A financial professional can help you monitor your plan and make changes when necessary.

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Among the factors you'll need to consider:

- **Time:** You can project periods of retirement, reeducation and full employment. Then concentrate how to fund each of the separate periods. The number of years until you retire will influence the types of investments you include in your portfolio. If retirement is a short-term goal, investments that provide liquidity and help preserve your principal may be most suitable. On the other hand, if retirement is many years away, you may be able to include more aggressive investments in your portfolio.
- **Inflation:** While lower-risk investments may play an important role in your investment portfolio, you may need to maintain some growth-oriented investments to help your portfolio keep pace with inflation.

- **Taxes:** Even after you retire, taxes will remain an important factor in your overall financial strategy. If you return to work or open a business, for example, your tax bracket could change. In addition, should you move from one state to another, state or local taxes could affect your bottom line. Tax-advantaged investments may be effective tools for meeting your retirement goals. Products offering tax deferral may also help your retirement savings grow.

## Prepare Today

To help ensure that retirement lives up to your expectations, begin establishing your plan as early as possible and consider consulting with a financial professional. With proper planning, you may be able to put worries behind and make the most of your retirement.

<sup>1</sup> Source: Social Security Administration, Facts & Figures About Social Security, 2012.



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