

The Retirement Planning Checklist

Start planning today!



Begin saving for retirement as early as possible.

Adjust your savings budget as you age and as your income increases.
Spend less on frivolous things to sock away retirement funds.



Choose and use a plan that's right for you.

Take advantage of employer-sponsored 401(k)s or other plans.
Control your own retirement funds by using self-directed accounts: traditional, Roth, SEP and SIMPLE IRAs, individual 401(k)s.



Understand how retirement plans earn income.

Typical retirement accounts and employer-sponsored plans use traditional investments (stocks, bonds, mutual funds).
Self-directed retirement plans can use alternative assets (real estate, private loans, gold, and much more).



Calculate what you'll need to retire.

Experts say you need 70 percent of your preretirement salary.
Pensions and Social Security may not provide dependable income.



Starting late? Don't panic.

Open a retirement plan now and max out yearly contributions.
If you are over 50, you can make catch-up contributions above the annual limits.

Helpful hints:

Retire later to let wealth build in retirement plans and give Social Security benefits time to increase.

Adjust your lifestyle to more moderate means in retirement.

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Victor M. Corman



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