How to adjust your retirement plan as you age

- · Start saving early
- Choose an asset allocation to speedup savings to reach your goals
 Devise an income
- Never compromise on contributions
- Use catch-up contributions
- Devise an income strategy to outlast your retirement reserves



Start an IRA account

- Bag any matching contributions by your employer with a 401k
- In the absence of a 401k, establish an IRA account.
- Solo 401k for self-employed or owner-only business.



30's

Plan asset allocation

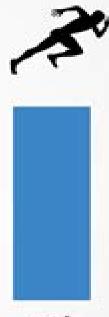
- Choose an asset allocation as per your risk tolerance.
- Contribute towards a Roth IRA if you expect higher tax rates during retirement.
- Choose atternative investments with Self-directed IRAs.



40's

Stay on-course with contributions

- Treat retirement savings as expenses 6 contribute throughout this decade.
- Don't let your child's college education or a new home compromise your retirement savings.



50's

Go all in with catch-up contributions

- Speedup your retirement savings with catch-up contributions.
- Catch-up limits for regular IRA: \$1,000
 Catch-up limits for 401k plans: \$6,000



60's

Prepare an income strategy

- Talk to a financial expert 8 prepare an income strategy for the next 20-30 years.
- Choose conservative investments such as boods
- Keep reserves for unplanned expenses.



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United States. Congress. Senate.
Special Committee on Aging

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Personnel Literature United States. Office of Personnel Management. Library, 1984 Retirement for Workaholics Morley D. Glicken, 2010-05-05 An expert in retirement issues aging and social work shows how workaholics who have been downsized forced into retirement or burned out on their current jobs can remain actively engaged in meaningful projects and maintain their happiness A practical guide for workers who have been downsized or forced to take retirement before they re ready Retirement for Workaholics Life after Work in a Downsized Economy explains workaholic behavior why it develops and what can be done about it Rather than taking a negative approach to work addictions the book provides a sympathetic and logical way of understanding and coping Organized around research explaining work addictions and the problems workaholics have coping with retirement the book also includes numerous personal stories from workaholics and case studies of work addicted individuals These stories illustrate the effects of work addiction on self friends and loved ones as well as how people have dealt with the overwhelming need to work More positively it offers concrete suggestions for dealing with postretirement issues such as loneliness boredom and substance abuse and for finding satisfaction and fulfillment whether through volunteer activities a new career or the pursuit of previously shelved passions Retire, Refired! Elsie K. **Neighborhood Preservation** Real Estate Research Corporation, 1975 Personnel Literature Index ,1984 Hearings, Reports and Prints of the Senate Special Committee on Aging United States. Books in Print ,1982 Congress. Senate. Special Committee on Aging, 1968 Hearings United States. Congress Senate, 1967 **Outlook Money** Congressional Record United States. Congress, 2000 The Congressional Record is the official record of the .2008-05-08 proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 Labor-management Relations United States. Congress. Joint Committee on Labor-Management Relations, 1948 **All Hands** ,1986 Development through Adulthood Oliver Robinson, 2020-04-04 Now updated for its second edition this illuminating textbook explores the developmental stages and changes during adulthood that define some of the most pivotal years of our lives Relationships cognitive ageing parenthood personality shifts life crises fulfilment funerals friendships retirement and death all are presented in light of psychological theory and the latest research Taking a thematic

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