

How to adjust your retirement plan as you age

- Start saving early
- Choose an asset allocation to reach your goals
- Never compromise on contributions

- Use catch-up contributions to speedup savings
- Devise an income strategy to outlast your retirement reserves



20's

Start an IRA account

- Bag any matching contributions by your employer with a 401k plan
- 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 alternative investments with Self-directed IRAs.



40's

Stay on-course with contributions

- Treat retirement savings as expenses & 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 & prepare an income strategy for the next 20-30 years.
- Choose conservative investments such as bonds.
- Keep reserves for unplanned expenses.



SENSE FINANCIAL

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**United States. Congress. Senate.
Special Committee on Aging**



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