

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.



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Retire Refired A To Plan Your Own Retirement

Robert R. Redfield



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what your circumstances In the context of national and global economic cycles including inflation stagflation recessions and more Retire and Refire offers practical and encouraging solutions to ensure your golden years are comfortable and meaningful whether they are decades away or just around the river bend Learn the importance of imagining the future you want nurturing your purpose and taking care of your family as well as the pros and cons of Retirement plans Stocks and bonds Real estate Life insurance Annuities Leveraging your assets and talents And more **Plan Now, Retire Happy** Alvin Hall,2010-01-07 When it comes to your retirement it s easy to stick your head in the sand thinking you are too young too busy and too cash strapped to worry about the future Or maybe you re discouraged by all the bad news about pensions But as the nation s favourite money man explains even the recession is no excuse to stop planning ahead But where do you start And who should you trust In this step by step guide to pensions and building financial security Alvin Hall separates the myths from the realities and shows how a little planning and action today will empower you tomorrow From the very first step of visualising your retirement to creating a sound and flexible investment plan that allows you to make the most of your money whatever your circumstances Plan Now Retire Happy is the essential guide for anyone wanting a happy future Whether you are 20 or 60 and whatever your retirement dreams picking up this book is the first step to achieving them **Army Reserve Magazine** ,1973 **Navy Guide for Retired Personnel and Their Families** ,1986 **Hearings Before Committee on Naval Affairs of the House of Representatives on Sundry Legislation Affecting the Naval Establishment, 1927-1928** United States. Congress. House. Committee on Naval Affairs,1928 **Airman** ,1962 *All Hands* ,1988

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web the geographic area of flora iranica covers the entire political boundaries of iran and afghanistan n iraq mountains of turkmenistan small parts of azerbaijan talesh and the western