

# Factors to Consider When Selecting a Retirement Plan

| FACTOR                 | DESCRIPTION                                                                                                                                                    |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Financial Goals        | <ul style="list-style-type: none"><li>• Assess Expected Lifestyle, Healthcare Costs, Inflation, and Other Income Sources</li></ul>                             |
| Retirement Age         | <ul style="list-style-type: none"><li>• Align Plan With Desired Retirement Age</li><li>• Consider Early Retirement Implications</li></ul>                      |
| Tax Implications       | <ul style="list-style-type: none"><li>• Evaluate Tax-Deferred vs Tax-Free Benefits</li><li>• Current Tax Bracket vs Retirement Expectations</li></ul>          |
| Investment Choices     | <ul style="list-style-type: none"><li>• Choose Based on Risk Tolerance and Retirement Goals</li><li>• Consider Diverse Options and Target-Date Funds</li></ul> |
| Employer Contributions | <ul style="list-style-type: none"><li>• Maximize Employer Match</li><li>• Understand Vesting Schedules</li></ul>                                               |
| Fees and Expenses      | <ul style="list-style-type: none"><li>• Evaluate Management, Administrative, and Investment Fees</li><li>• Impact on Savings Growth</li></ul>                  |

# Selecting The Right Retirement Plan For Your Practice 2nd Edition

**Daniel F McAuley**



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