Factors to Consider When Selecting a Retirement Plan

FACTOR	DESCRIPTION
Financial Goals	Assess Expected Lifestyle, Healthcare Costs, Inflation, and Other Income Sources
Retirement Age	Align Plan With Desired Retirement Age Consider Early Retirement Implications
Tax Implications	 Evaluate Tax-Deferred vs Tax-Free Benefits Current Tax Bracket vs Retirement Expectations
Investment Choices	Choose Based on Risk Tolerance and Retirement Goals Consider Diverse Options and Target-Date Funds
Employer Contributions	Maximize Employer Match Understand Vesting Schedules
Fees and Expenses	Evaluate Management, Administrative, and Investment Fees Impact on Savings Growth



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