

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

Selecting The Right Retirement Plan For Your Practice 2nd Edition

Emilie Sanchez



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