

Are You Scared?

It is Halloween week, the time of year for scary stories, haunts, fears, and illusions. Fortunately, all these things are just make-believe for only a few days each year. Unfortunately though, there are many scary issues going on in the economic, retirement, tax and investment world right now that are not make-believe. Many people are fearing the worst and are downright worried. Are you scared?

Last week, I addressed the trick and treat part of the Halloween season by writing about some financial tools, where you can use some tricks and turn them into real treats for your retirement plan. This week I want to address several fears that, unfortunately, are not fiction or here for only a few days. There are many very real and scary issues out there right

Retirement & Estate Planning



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now in the economic, financial, tax and investment world that can have an effect on your retirement and estate planning. If you are not addressing these issues, or have a plan in place for the following fears, then you are probably literally scared to death.

- The fear of rising taxes in the future.
- The fear of changing tax and economic laws.
- The fear of an imploding stock market.
- The fear of a reduction in entitlement benefits, like Social Security.
- The fear of rising health care costs.
- The fear of not having the right plan in place.
- The fear of not having a proper income plan.
- The fear of continued low interest rates on savings.
- The fear of a long term care illness.

Halloween is a made-up theme, but unfortunately these issues are not. They are very real, and each can cause great fear for your retirement plan. Fortunately, you can calm these fears with proper planning. To learn more about these issues and what you can specifically do to protect and grow your retirement so you won't be scared, tune into the **It's Your Money Show** next week. The show airs on WMEQ (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on WWIB (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022** or info@KeyStoneCV.com, or through our website, www.KeyStoneCV.com.