

Don't Do It!

We are fresh into a new year, and as we have discussed in my last few articles and on the last few radio shows, we are into new tax laws, contribution guidelines and other changes. With so many new laws, rules and changes going on, it can be very easy to mess up your retirement plan. Don't do it!

There is a lot at stake when it comes to your retirement plan. Unfortunately, with the complexities of retirement and estate planning today, there are many ways to mess up a retirement plan, such as:

Supporting Adult Children

- There is nothing wrong with helping out family members in need, but you have to be very careful about putting your retirement plan at risk.

Retirement & Estate Planning



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Ignoring Your Health

- Health care expenses are extremely expensive and will continue to go up each year. Practicing preventive health care, eating right and staying in shape can save you a lot of money.

Not Making Changes to Your Plan - Every year there are tax law, interest rate, and economic changes, plus changes to your goals and objectives. If you don't keep your plan up-to-date and accurate, it could really cause problems.

Not Investing Properly

- In today's volatile and unpredictable investment world, you have to have the proper risk management system in place to help grow - and protect - your money in any environment.

Having All Your Eggs in One Basket

- There are a lot of good retirement tools in the shed. Don't put all your money in one asset type, such as stocks or bonds.

Relying Only on Your Employer

- Gone are the days of being able to rely on the Government or corporations to take care of you.

Unfortunately, there are many more ways to mess up your retirement plan. To learn about these and how to avoid messing up your retirement plan, join me next week on the **It's Your Money Show**. 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**.