Thinking About Retiring?

For most people, the ultimate goal of working for many years is to retire comfortably someday. Millions of Baby Boomers are reaching the typical retirement age every year. Unfortunately, because of the current economic environment, the question of retirement is less about the normal retirement age, and more about whether you can afford to retire. To determine this, there are several factors to consider.

The first question that almost everyone asks when preparing for retirement is a rather simple one:

Retirement & Estate Planning

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Will your income in retirement be greater than your expenses? But, of course, there's more to it than that. To make your retirement as good as it can be, you'll want to consider several key financial matters, such as:

- When and how to claim Social Security to maximize benefits over a lifetime.
- How to set up a reliable income and distribution plan from your nest egg.
- Understanding tax issues on all your assets and how to minimize them.
- Securing health insurance and how to pay for it.
- How to protect your retirement assets from sudden market drawdowns.
- Making sure your estate and beneficiary documents are accurate.
- Selecting the right pension and retirement distribution options.
- Having a plan in place for a long-term care illness.
- Having the right investment plan in place for growth and protection.

Considering and preparing for these and other factors before you retire can make your retirement years more financially secure, leaving you feeling good about your transition into the golden years.

So, if you are considering retirement, or are already retired but unsure if you have properly considered everything, join me next week on the ***It's Your Money Show***. We will answer more questions from our readers and listeners on retirement and tax-related issues. 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**.

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