

# Time to Prepare!

Last week I wrote about some recent surveys that showed Americans lacked proper retirement education. With 10,000 baby boomers turning age 65 everyday between now and the year 2030, there will be millions of people retiring over the next several years.

So, it is time to prepare, America!

Everyone's goal is to retire "comfortably" one day. Obviously, the word "comfortably" means different things to different people. However, for everyone to get to their own "comfortable" position in retirement, several areas of planning need to be addressed, such as:

**Your Time in Retirement:** The amount of time spent in retirement can be 30 to 40 years or more. You need to be sure your nest egg can last that long.

## Retirement & Estate Planning



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**Health Care Costs:** You absolutely have to plan for rising health care costs in all areas of health expenses, including long-term care.

**Social Security Maximization:** You have paid a substantial amount of money into the Social Security system during your working years. So, you need a customized plan to make sure you get back as much as possible from Social Security.

**Tax Minimization Plan:** Unfortunately, taxes do not go away in retirement. You need a plan in place to minimize or eliminate as much tax as you can. There are ways to do this.

**How to Find the Proper Help:** Very few people have the knowledge and time to go at it alone in retirement. The key is to find the proper help from a retirement specialist who has your best interest at heart.

If you take the time to address these areas, and learn as much as you can about them, then you should be much better prepared and able to have a "comfortable" retirement.

You can start this process by tuning into the **It's Your Money Show** where we will address these areas in detail. Find us 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**, [info@KeyStoneCV.com](mailto:info@KeyStoneCV.com), or through our website, [www.KeyStoneCV.com](http://www.KeyStoneCV.com).

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