

Are You On Track?

Americans may be optimistic in general, but when it comes to retirement security many people have their doubts. When I sit down with someone for a meeting for the first time, one of the most common questions that I get asked is, "Are we on track for our retirement? Is my retirement plan secure?" This is for both pre-retirees who are nearing retirement and for retirees who want to make sure their plan is going to work.

So, what about you? Are you on track and confident for a successful retirement?

In the most recent Retirement

Retirement & Estate Planning



Patrick J. Couture
IAR, Investment Advisor
Representative,
Radio Talk Show Host

www.KeyStoneCV.com

Confidence Survey from the Employee Benefit Research Institute, 24% of respondents said they were not at all confident of having enough money for a comfortable retirement. Another 36% were

only somewhat confident. Add that up and around 60%, or the majority of Americans, are not sure they are on track for a successful retirement. So, some education is definitely needed here.

Proper retirement planning comes down to many factors. The first and main factor that must be addressed is your goals. You have to know what a successful retirement means to you. Once you know your goals or what type of retirement lifestyle you want or need, then it is a matter of finding out how to meet those goals and lifestyle. This comes down to your assets and incomes being able to support and fund your expenses and desired lifestyle. To figure this out and see if you are on track, several factors have to be addressed and considered.

To learn of these many factors and the critical areas of retirement planning, 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), 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**, or through our website, **www.KeyStoneCV.com**.

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