

# Are You Saving Enough?

Despite many variables including market performance, in the end one of the biggest predictors of whether or not you will have enough money for retirement is how much you save. It's that simple. In fact, "Am I Saving Enough?" is probably the most common and popular question that I am asked by pre-retirees.

So, are you wondering the same thing? Are you saving enough?

Fueled by an extreme bull market run with surging stock prices the last several years, some 401(k) and retirement

since this bull market run will not last forever.

According to Yahoo Finance, the S&P 500's average annualized gains the last 6 years is right about 15%. Obviously, this clearly isn't sustainable for the long term. Given today's low interest rates and high stock prices relative to earnings, average annual stock returns over the next decade or so could come in at well below half the pace of recent years.

This means that if you want to accumulate enough savings during your career to provide you with a comfortable retirement, you will have to do it the old-fashioned way: by saving diligently and properly.

So, are you saving enough and in the proper way? Take our retirement savings quiz to find out. I will be giving this quiz on my educational radio show, 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), 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**.

## Retirement & Estate Planning



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account balances have come back from the beating they took in the latest financial crisis of 2008-2009. But, it is not time to celebrate yet. As most people understand, it is not about what you make. It's about what you get to keep,

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