FOR MORE INFORMATION, CONTACT YOUR DEDICATED EDUCATIONAL RESOURCE TODAY!

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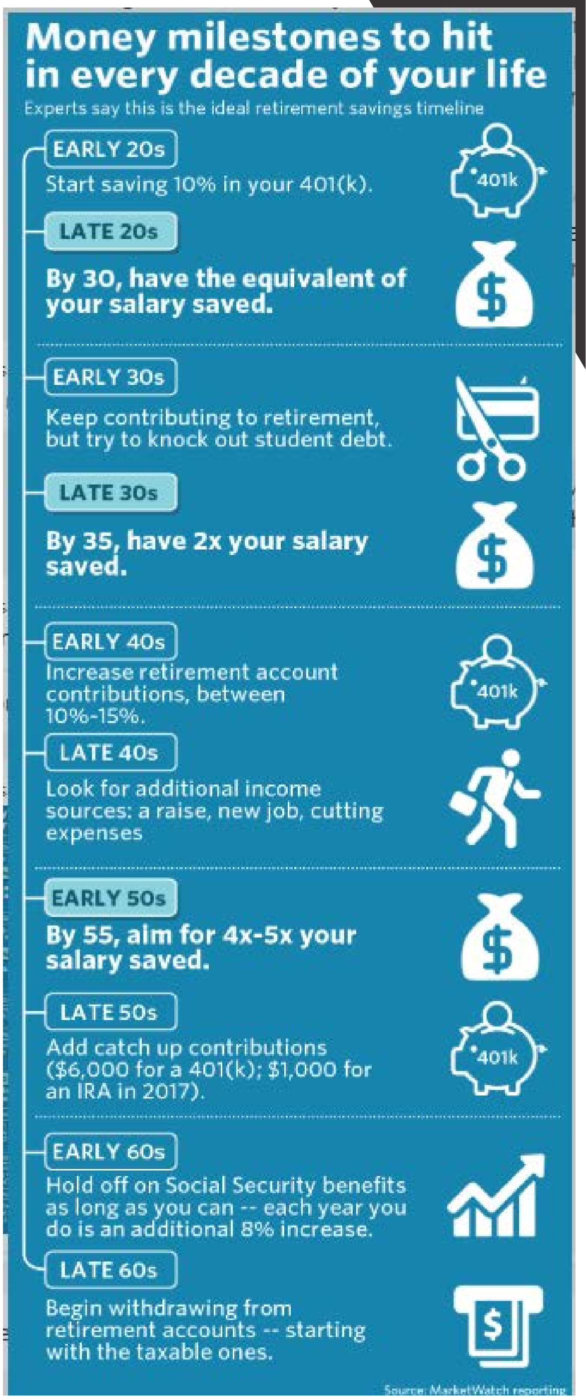
RETIREMENT READINESS

Preparing for retirement can be daunting, but it doesn't have to be stressful. Whether you are years away from retirement or right around the corner, the best thing you can do for yourself is to be prepared! Your future self will thank you. Research has shown that starting to prepare for this milestone at least 5 years out leads to a much happier retirement.



ESTIMATE HOW MUCH MONEY YOU NEED TO RETIRE

Start to develop an accurate picture of how much you are spending vs the amount of income you have each month. Then, decide what kind of lifestyle you want to live in retirement. Will your expenses go up, go down, stay the same? According to the Department of Labor only 40% of Americans have calculated how much they need to save for retirement*.

EVALUATE YOUR INVESTMENT CHOICES

Learn about your plan's investment options and assess what are the best type of investments for your risk level. By diversifying, you are more likely to reduce risk and improve returns. Your investment blend may change over time depending on personal factors such as goals, financial circumstance, and age.

BUILD AN EMERGENCY FUND

Not everything goes according to plan. An emergency fund can protect you from unplanned financial expenses. It can also make up for delays in the start date of your Social Security. Most financial experts recommend an emergency fund of 3-6 months of your expenses.

EDUCATE YOURSELF

Your financial advisor is an excellent resources to take advantage of when planning for your retirement. Your dedicated MCF advisor is available to offer guidance or answer any questions you may have about retirement readiness.

SOURCES:

* https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/top-10-ways-to-prepare-for-retirement.pdf

IMPORTANT DISCLOSURE INFORMATION

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