

# 7 Practices That Will Ensure A Comfortable Retirement

## 1 Choose a retirement plan carefully

When choosing between an IRA, self-directed IRA and a 401k plan, choose the one that aligns with your retirement goals.

- IRA: up to \$6,500 in 2016
- 401k: up to \$24,000 in 2016
- Solo 401k: up to \$60,000 in 2016



## 2 Always get the 401k match

Fund your 401k at least to the point where you bag the maximum matching dollars. Every employer uses a different method but a 6% matching contribution is standard.



## 3 Don't go with the default savings rate

When joining a job, increase your 401k savings rate from the default 3%. Choose a rate that helps you save enough to pay bills in your retirement. Start with a target to save 10% and adjust as you age.



## 4 Never miss catch-up contributions

The IRS allows you to save more for retirement as you age. Put catch-up contributions above other expenses.

Traditional IRA: \$1,000 in 2016  
401k plan: \$6,000 in 2016



## 5 Increase contributions as you age

It's okay to save smaller portion of your paychecks during your initial years but as you age, start raising your contributions.

Use bonuses and raises to reach maximum contributions. You may even choose automatic escalation feature.



## 6 Add diversification with Roth 401k

Contribute to a Roth 401k along with your regular IRA plan. A Roth 401k accepts after-tax dollars, allowing you to withdraw money tax-free during retirement.

Investment returns are withdrawn tax-free, provided you satisfy IRS regulations.



## 7 Be aware of IRS penalties

Find out more about early withdrawal or late withdrawal penalties. Make sure to take required minimum distributions as per regulations.

- Traditional IRA: 59 1/2 years
- 401k plan: 55 years



## 8 Gain investment freedom with self-directed retirement

Invest in alternative assets using self-directed retirement plan. Investment options include:

- Real estate
- Mortgage notes
- Tax liens & tax deeds
- Private equity/ private lending



# Ten Good Things I Know About Retirement

**New Zealand. Parliament**



## **Ten Good Things I Know About Retirement:**

*How to Retire* Christine Benz, 2024-09-17 What are the secrets to a healthy happy and wealthy retirement To answer that question longtime Morningstar columnist and podcaster Christine Benz asked 20 retirement thought leaders to go deep on a single lesson that they believe contributes to success in retirement These lessons range from nitty gritty financial matters to quality of life considerations that help pre retirees and retirees maximize their time on earth allocations On the financial side of the ledger the book delves into knowing your retirement income style Wade Pfau understanding how your spending might change in retirement David Blanchett and organizing your portfolio to support in retirement cash flows William Bernstein Other interviews probe softer but no less important considerations such as how to spend in order to optimize happiness Ramit Sethi the value of burnishing relationships later in life Laura Carstensen and living life so that you have no regrets in the end Jordan Grumet These lessons help soon to retire and already retired individuals and their advisors tackle retirement with confidence wisdom and a specific plan for maximizing their financial and human capital

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**A Nationwide Survey of Attitudes Toward Social Security** Peter D. Hart Research Associates, 1980

**Mini Guide to Common Sense Retirement for the Blue Collar Man** Thomas A Kinkade, 2012-03-06 This book is being written to give the common man a simpler way of planning for retirement Rather than complicate the process it is designed to offer suggestions on planning retirement without overwhelming the reader with complicated formulas and scenarios It also has a description of a trip taken before retirement which helped decide where to live in retirement

Top 10 Best Practices in HR Management for 2012, 2012      **What the "New York City Employees Retirement System" Does for City Employees** New York (N.Y.). Employees' Retirement System, 1920      *Extending Classified Civil Service, Hearings ... on H.R. 960 ... April 10-30, 1940* United States. Congress. Senate. Committee on Civil Service, 1940  
**Congressional Record** United States. Congress, 2001      *Parliamentary Debates* New Zealand. Parliament,  
**Opinions of the Attorney General of Ohio** Ohio. Attorney General's Office, 1921      Private Welfare and Pension Plan Legislation, Hearings Before the General Subcommittee on Labor...91-1, 91-2, on H.R. 1045, 1046, 16462, Dec. 10, 1969; Feb. 26; March 11, 12, 18, 25; April 15, 16, 22, 23, 29, 30; May 13, 14, 19, 20, 1970 United States. Congress. House. Education and Labor, 1970      The Union Postal Clerk, 1921      Hearings United States. Congress. House. Committee on Education,      **Messenger and Visitor**, 1909      Hearings, Reports and Prints of the House Committee on Education and Labor United States. Congress. House. Committee on Education and Labor,      **Private Welfare and Pension Plan Legislation** United States. Congress. House. Committee on Education and Labor. General Subcommittee on Labor, 1970  
*The National Public Accountant*, 1969      **A Simple Guide to Retirement** Morley D. Glicken, Brian R. Haas, 2009-05-14  
This affirming positive and practical book will better prepare retirees and their families for the changes and challenges of retirement in an uncertain economic social and political climate A Simple Guide to Retirement How to Make Retirement Work for You is a book for older Americans planning for retirement It is also for people who have left work before they were ready and are now experiencing anxiety depression and or financial weakness in their new role as retirees Written to be at once affirming positive and practical the book covers all of the many topics that will help retirees better prepare themselves for a positive fulfilling and satisfying retirement beginning with financial security These topics include saving for retirement working part time staying healthy and fit dealing with the emotional and financial burden of health care cultivating optimism and much more Case examples and vignettes will help readers apply the principles to their own lives      **Ten Years After 9/11- 2011** United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs, 2012  
**Retirement of Employees in Classified Civil Service** United States. Congress. Senate. Committee on Civil Service and Retrenchment, 1917

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## **Table of Contents Ten Good Things I Know About Retirement**

1. Understanding the eBook Ten Good Things I Know About Retirement
  - The Rise of Digital Reading Ten Good Things I Know About Retirement
  - Advantages of eBooks Over Traditional Books
2. Identifying Ten Good Things I Know About Retirement
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Ten Good Things I Know About Retirement
  - User-Friendly Interface
4. Exploring eBook Recommendations from Ten Good Things I Know About Retirement
  - Personalized Recommendations
  - Ten Good Things I Know About Retirement User Reviews and Ratings
  - Ten Good Things I Know About Retirement and Bestseller Lists
5. Accessing Ten Good Things I Know About Retirement Free and Paid eBooks
  - Ten Good Things I Know About Retirement Public Domain eBooks
  - Ten Good Things I Know About Retirement eBook Subscription Services
  - Ten Good Things I Know About Retirement Budget-Friendly Options
6. Navigating Ten Good Things I Know About Retirement eBook Formats

- ePub, PDF, MOBI, and More
- Ten Good Things I Know About Retirement Compatibility with Devices
- Ten Good Things I Know About Retirement Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Ten Good Things I Know About Retirement
  - Highlighting and Note-Taking Ten Good Things I Know About Retirement
  - Interactive Elements Ten Good Things I Know About Retirement
- 8. Staying Engaged with Ten Good Things I Know About Retirement
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Ten Good Things I Know About Retirement
- 9. Balancing eBooks and Physical Books Ten Good Things I Know About Retirement
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Ten Good Things I Know About Retirement
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Ten Good Things I Know About Retirement
  - Setting Reading Goals Ten Good Things I Know About Retirement
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Ten Good Things I Know About Retirement
  - Fact-Checking eBook Content of Ten Good Things I Know About Retirement
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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