

Title:

How To Build Retirement Security

Word Count:

404

Summary:

Knowing if you have saved enough is just part of retirement security. The other part involves

If you're past 40 or in your 50s, things are a little more difficult. It's difficult to predict

In an investment plan, the traditional advice of putting your savings in d...

Keywords:

retirement, investment, 401k financial, stocks

Article Body:

Knowing if you have saved enough is just part of retirement security. The other part involves

If you're past 40 or in your 50s, things are a little more difficult. It's difficult to predict

In an investment plan, the traditional advice of putting your savings in dividend-paying stocks

Have enough savings.

To determine if you have saved enough, there are web tools available. Make sure that you understand

Be prepared for deep and long recessions. Assume that you'll spend at least as much as you do

Create a portfolio for both growth and income.

As soon as you have enough saved, you need to set up a system that allows you to put your money

Many financial planners advise you to place your retirement money into three portfolios.

1. The first portfolio is for expected expenses next year.

2. The second portfolio is for fixed income investment whose income goes to the first one

3. The third portfolio is for stocks that will grow and go into the first two

A constant flow of income can be generated when the fixed-income portfolio is diversified into

This is a critical decision, because it can make or break your retirement.

Try to get the most from your fixed investments. The classic approach is to diversify your fixed

Here are some alternatives:

1. Treasury bills

2. Corporate bonds

3. Real-Estate investment trusts

4. Convertible bonds

5. Municipal bonds

This is a demo version of txt2pdf v.10.1  
Developed by SANFACE Software <http://www.sanface.com/>  
Available at <http://www.sanface.com/txt2pdf.html>