

Title:

Some Retirement Strategies For All Ages: A "To-Do" List

Word Count:

767

Summary:

It doesn't matter what point of your career you are in, it is not too late to save for your re

Keywords:

retirement, funds, money, stock, social security, social, investments, security, possible, 401

Article Body:

A successful retirement depends largely on the steps you take during different stages of your

Your 20s and 30s (Early Career)

Contribute as much as you can to IRAs, 401(K), Keoghs and other retirement savings while meeti

Keep your debt from credit cards and other sources manageable.

If you don't already own a home, consider if this is a good option for you. While a home purch

Given your years until retirement, you probably can afford to be fairly aggressive with your i

Your 40s and 50s (Mid-Career)

Continue putting as much as you can into IRAs, 401(K), Keoghs and other retirement savings acco

If you haven't bought a house already, consider doing so as a source of equity and a place to

As you get closer to retirement, consider reducing stock investments and adding more conservat

Your Early 60s (Late Career)

Ask the Social Security Administration, your accountant or your employer's personnel office to

Discuss with a financial advisor when to withdraw money from your tax-deferred retirement acco

Consult with your legal or financial advisors about estate planning ~ organizing your financia

You may need or want to buy health insurance or long-term care (including nursing home) insura

Reduce your consumer debt as much as possible and consider the pros and cons of paying off you

Consider reducing your stock ownership and increasing your conservative investments. Possibl

Your Retirement

The rules governing retirement can be complicated. So, about a year before you plan to retire,

Arrange to have your periodic payments, such as Social Security benefits, directly deposited i

Reduce your debts as much as possible. Be careful before taking on new debt, such as a home-eg

Lean toward conservative, income-producing investments, but don't rule out stocks or stock fun

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