

IN-FOCUS

5 Tips For Retirement Planning in a Challenging Economy

What do I do now?,"

A thoughtful approach to preparing for retirement is important for all individuals, no matter how far off retirement might be. The Four Pillars of U.S. Retirement, a report issued by The Prudential Insurance Company of America in 2008, provides a framework to discuss how Americans can help prepare for and live in retirement.

Here are five back-to-basics tips to help get your retirement plans back on track in this challenging market:

1. Know the options and outcomes for drawing your Social Security benefits.

If you are nearing retirement, be sure to understand your options and how you can maximize your Social Security benefits. Be clear about the tax implications of early or delayed benefits.

2. Continue to leverage and maximize your workplace-provided programs.

If you aren't already, enroll in your workplace-sponsored defined contribution plan --401(k), 403(b), etc. -- if one is available. You should contribute at least enough to get the full benefit of a sponsor match. This is not the time to "leave money on the table."

3. Make the most of your personal assets.

Despite the uncertain economy, remain level-headed. Follow the basic principle of investment diversification, which continues to be an important element of any financial plan. Work with a financial professional to appropriately allocate assets based on age, investment objectives, risk tolerance and years to retirement.

4. Assess -- and maybe reassess -- your retirement choices.

The current downturn may require you to re-examine key retirement choices, such as when to retire or where to live. A tax-efficient approach to taking retirement income can play a big part in how long your retirement assets will last. Understand the financial implications of your desired lifestyle and consider which choices make sense for your personal situation.

5. Seek assistance from a financial professional.

If you don't already work with a licensed financial professional, a trusted friend or peer can be a good source for referrals. Schedule a time to have a conversation with a professional who can assist you with your planning needs for your future retirement.

Planning for retirement now by taking the back-to-basics approach is very important. In a down economy we must all take a realistic position on how different areas of our retirement are affected in order to help have a bright financial future.

This article is not intended to provide tax or legal advice. You should seek such advice about your particular retirement goals.



Join us on Tuesday, October 18, 2011 @6:30PM

Presentation: Retirement Red Zone

Speaker: Keith Brennan

Regional Vice-President, Prudential Annuities

Contact Chrisler Xiong at 262-255-0833 ext 1286

Dinner will be provided by Prudential Annuities.

Provided courtesy of Prudential. For more information, contact David Rispalje, a Financial Professional with The Prudential Insurance Company of America's Greater Wisconsin Financial Group located in Wauwatosa, WI. He can be reached at david.rispalje@prudential.com and (414)456-1770 Ext. 7329.

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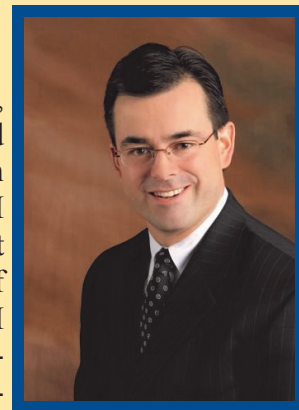
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from the... CORNER OFFICE



So as I sit down, quill pen in hand and a roll of fresh parchment paper, I wonder "what amazing piece of knowledge can I provide to our members to further enrichment your financial lives". Well, the reality is, I am just someone who reads stuff and finds some value somewhere to help our members with their daily battles. I think our country is tired of all the Washington squabbles and economist's doom and gloom forecasts. People want to be able to look to a future where we see excitement, interest and community. As a community financial co-op I can tell you some of the best hours in our workdays are when a young person is buying that first car or a couple arrives with plans for a new home. You can make a choice every morning when you get up and I refuse to believe we can't be part of the solution going forward.

Now, let me jump to my favorite internet fun and point out some real truths....you did not win a lottery in Canada you never entered (hey I am from Canada and that's not how it works). Secondly, the Nigerian Prince with all the oil money will not be wiring money into your account once you release that information to him...last I checked most princes rarely spam email all their hopeful new friends. And last but not least, you will never...ever get a robot calling from FOCUS Credit Union telling you to provide information about your accounts, credit cards or debit cards....think about it. We already have that stuff. Be safe and smart out in the wide world of interwebbing fun but a common sense approach always is best.

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