

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Investment returns are withdrawn tax-free, provided you satisfy IRS regulations.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



Why Retirement Planning Tips

Douglas Goldstein



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Table of Contents Why Retirement Planning Tips

1. Understanding the eBook Why Retirement Planning Tips
 - The Rise of Digital Reading Why Retirement Planning Tips
 - Advantages of eBooks Over Traditional Books
2. Identifying Why Retirement Planning Tips
 - 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 Why Retirement Planning Tips
 - User-Friendly Interface
4. Exploring eBook Recommendations from Why Retirement Planning Tips
 - Personalized Recommendations
 - Why Retirement Planning Tips User Reviews and Ratings
 - Why Retirement Planning Tips and Bestseller Lists
5. Accessing Why Retirement Planning Tips Free and Paid eBooks

- Why Retirement Planning Tips Public Domain eBooks
- Why Retirement Planning Tips eBook Subscription Services
- Why Retirement Planning Tips Budget-Friendly Options
- 6. Navigating Why Retirement Planning Tips eBook Formats
 - ePub, PDF, MOBI, and More
 - Why Retirement Planning Tips Compatibility with Devices
 - Why Retirement Planning Tips Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Why Retirement Planning Tips
 - Highlighting and Note-Taking Why Retirement Planning Tips
 - Interactive Elements Why Retirement Planning Tips
- 8. Staying Engaged with Why Retirement Planning Tips
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Why Retirement Planning Tips
- 9. Balancing eBooks and Physical Books Why Retirement Planning Tips
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Why Retirement Planning Tips
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Why Retirement Planning Tips
 - Setting Reading Goals Why Retirement Planning Tips
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Why Retirement Planning Tips
 - Fact-Checking eBook Content of Why Retirement Planning Tips
 - 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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