

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Investment returns are withdrawn tax-free, provided you satisfy IRS regulations.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



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New Retirement Planning Guide H Moody,2023-05-18 Retirement plans are for those who believe they are ready to quit their jobs permanently and pursue other passions in life A retiree may choose to embark on a global journey and develop new pastimes to fit their way of life Developing a future plan that gives you the time to follow your interests outside of work may be facilitated by learning about what to do after retirement In this article we ll give you some ideas for activities you can do when you retire and go through some practical strategies for creating an all encompassing retirement plan Finding new innovative ideas for your retirement plan may be aided by learning about the things to do after retiring Statistics show that from 2018 to 2019 the typical retirement age was 55 4 years Although the retirement age frequently depends on one s financial security and physical condition people are free to retire anytime they choose while still working Following retirement from employment you can perform the following things

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The 100 Best & Worst Planning Ideas for Your Client's Retirement Benefits Natalie B. Choate,2006

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