

5 Things to Consider

For Your Retirement Planning

1



Set Your Retirement Goals

To have a meaningful retirement, set your goals so your retirement becomes purposeful and satisfying. Example like, travelling, gardening or even going back to school

2



What is Your Retirement Age?

Know when you want to retire, (at what age you want to retire).

3



How Long You Want Your Retirement Income to Last?

How long do you want to receive your retirement income, example, till age 85 or even till age 100.

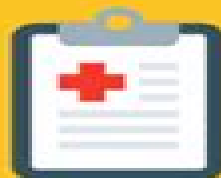
4



Living Expenses

Calculate your retirement living expenses needs, therefore, you will know how much you need to save now in order to reach your retirement financial goal.

5



Adequate Insurance Cover

Having adequate insurance coverage during old age, will provide you with a peace of mind.

Meng Chan
representing Prudential Assurance Company Singapore (Pte) Ltd
Reg. No. 1990024372

source: retirement planning playbook by Dr. Sanjay Totani

Best Strategies For Best Retirement Planning

Neil Downing



Best Strategies For Best Retirement Planning:

Retirement Planning Guidebook Wade Pfau, 2023-03-15 UPDATED IN JANUARY 2025 The Retirement Planning Guidebook helps you navigate through the important decisions to prepare for your best retirement You will have the detailed knowledge and understanding to make smart retirement decisions Understand your personal retirement income style which can then help you navigate through the conflicting opinions about retirement strategies to choose your right path Learn about investment and insurance tools that may best resonate with your personal style Determine if you are financially prepared for retirement by quantifying your financial goals annual spending legacy and reserves for the unexpected and comparing them to your available assets Make smart decisions for when to start Social Security benefits which could potentially support an additional 100 000 or more of lifetime income from Social Security over your lifetime Develop a plan for making the best initial and ongoing choices from the alphabet soup of Medicare options as well as how to find health coverage if you retire before Medicare eligibility Assess where you wish to live in retirement and whether there are helpful ways to incorporate housing wealth into your retirement strategy Decide how to manage your long term care risk between self funding Medicaid or private insurance and take steps to support living at home for as long as possible Understand how to manage your taxes to pay less to avoid common pitfalls and to have more for your lifetime and your legacy You will be able to apply tax diversification asset location tax bracket management and Roth conversions to enhance the sustainability of your retirement assets Get your finances organized and understand how to get your estate and incapacity planning documents in order including your will account titling beneficiary designations financial power of attorney and advance health care directives Identify whether there is a role for trusts in your estate plan for reasons related to avoiding probate controlling how and when assets are disbursed obtaining creditor protections or helping to manage estate taxes Prepare for the non financial aspects of retirement including the need to find purpose and passion to understand if there is a role for work in retirement to enhance relationships and social connections and to maintain an active and healthy lifestyle Retirement has an entire vocabulary associated with it We ll demystify the 4% rule sequence of return risk time segmentation and buckets reverse mortgages income annuities variable annuities fixed index annuities long term care insurance living trusts irrevocable trusts budgeting the funded ratio Medicare Advantage Medicare supplements diversified investment portfolios Roth conversions the hazards of the Social Security tax torpedo and increased Medicare premiums buffer assets 401 k plans and IRAs the rollover decision distribution options for defined benefit company pensions RMDs QCDs aging in place cognitive decline and so much more The Retirement Planning Guidebook does not let important matters fall through the cracks This is a comprehensive look at the key retirement decisions to achieve financial and non financial success You will have the foundation to make the most of your retirement years and I hope you ll be able to do something great **Designing Successful Target-Date Strategies for Defined Contribution Plans** Stacy L. Schaus, 2010-03-09 The ultimate guidebook

for navigating the new world of pensions and retirement plans In the wake of the explosive growth of defined contribution DC plans invested with target date strategies and the understanding of how important these strategies can be in effectively meeting retirement income goals plan sponsors are seeking more optimal target date approaches This timely book provides you with in depth answers from the nation s most qualified and experienced experts to pressing questions about DC plan design Presents the views of individuals from all across the market Includes a broad range of plan sponsors both in the corporate world and in the public government sectors Offers views from consultants and advisors from the most respected firms academics who teach at leading universities and other innovative leaders With a broad range of knowledge and insight Designing Successful Target Date Strategies in Defined Contribution Plans helps you understand the evolution of DC plans pulls together all angles of what it takes to develop custom target date strategies and provides you with a look ahead to the future

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