



Give yourself the gift of retirement

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Readers of my articles know that I am a huge fan of compound interest. With the holiday season already entrenched in retail stores and online, it seems that everyone wants to sell you something as a gift for your friends or family.

But for most people, you're not being given the opportunity to enjoy a worry-free retirement. So in the spirit of the holiday, give yourself the ultimate gift of a hassle-free retirement.

Over time, those retirement accounts will yield interest and compound interest, amounting to sums that are larger than you might think.

How to begin

For people just out of school and beginning their career in the workforce, the dominant debt in their lives are student loans. With debt at it's highest point in most of their lives, many believe it is best to pay off school debt before planning their retirement. This is a terrible decision.

Did you know that around 60% of people who retire in the United States do so on Social Security alone? Many of these folks wanted to wait to begin retirement planning until they paid off school loans, college acquired credit card debt or other financial obligations and were never able to get caught up enough to plan for their retirement.

Outliving your money is never a good thing. Putting away just \$50 a month into an interest-bearing account keeps your money safe and growing. If your employer matches part or all of your IRA or 401K contribution, this is the place to begin – because this essentially means you

get free money from your employer. Between interest that compounds and contributions from your job, growing your money can be easy. Just remember that as your income increases your contributions should keep pace.

If you are in your late twenties or older and have not started saving towards your retirement, there is no time like the present to start. You can begin by making a contribution with your employer's plan at least to the company match.

However—depending on age and personal retirement goals—you may need to augment your retirement plan with further options.

Your investment advisor is like a personal shopper

The place to learn about giving yourself the best retirement possible is with an investment advisor who focuses on income planning, offers multiple options and charge a fixed fee rather than taking commissions.

The products provided should range from fixed asset annuities to brokerage accounts, as well as IRA products that include traditional IRA and Roth IRAs. Advisors who focus on this area can also help you find tax advantages that reduce your tax liability each year. With an opportunity to grab the gift that keeps on giving, speak with an investment advisor today. Retirement awaits!

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