



RETIREMENT PLANNING MOVES FOR EACH STAGE OF YOUR LIFE

Whether you are in your 20s or retired and in your 70s, each decade of your life has unique and important retirement planning moves that you need to accomplish to have the greatest chance of reaching and living your retirement dreams. No matter where you are in life, starting now to focus on retirement will make a difference in how your retirement unfolds.

CONTRIBUTE 10%

Your 20's: Start contributing to retirement with a minimum of 10% of your income. Avoid building debt that will detract from your ability to contribute to retirement.

AVOID 401K LOANS

LIMIT LIFESTYLE CREEP

Your 30's: If you are just starting to save, get to 15% or more of your income. Stay away from what you have saved, avoid withdrawals and loans.

HIRE A PRO

Your 40's: Don't decrease retirement savings to pay for college expenses. Commit to keeping lifestyle creep from increasing your expenses.

BUILD CASH

Your 50's: Start working with a professional to design a retirement plan. Save even more with the extra contribution options and build your health savings account for retirement.

FINALIZE ESTATE PLAN

Your 60's: Begin focusing on retirement mode by creating and living a retirement budget. Build cash outside of retirement funds for emergency and special occasions.



Your 70's: Continue to work with a professional with a goal of 20 years or more of retirement. Complete your estate plan and start considering planned giving if appropriate.

SUGGESTED FORUM PRODUCTS & SERVICES:

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- FORUM [Health Savings Account](#)
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ADDITIONAL RESOURCES:

- [Pre-Retirement Moves to Make](#)
- [FORUM SaveltUp Topics](#)
- [Financial Numbers You Should Be Tracking](#)

