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Foreword

Having enough money put away for retirement is something everyone should seriously consider. Ideally this exercise should commence from the very first day the individual starts his or her working life. There are a lot of factors that should be considered if one intends to live in the same comforts after retirement. Get all the info you need here.



Retirement Rescue

Successful Retirement Planning Begins Here

Chapter 1:

Retirement Basics

Synopsis

The following are some of the elements that should be considered:



The Basics

Deciding what kind of lifestyle the individual is looking forward to enjoying, will be a very important factor that decides the retirement planning process.

Questions such as which location would be ideal, at what age would the retirement commence, what type of dwellings would be needed and any other connecting questions that would help make the relevant decisions.

In some countries the government agencies require a certain percentage of the working adult's salary to be deducted for the purpose of providing some income at retirement.

This income should be considered and supplemented with other retirement plans should it prove to be inadequate.

Setting up a 401(k) would also be an advantage as this would provide the significant tax advantages that would make the retirement plan a more attractive option for those intending to put aside substantial amount of money.

Some individual prefer to invest in stocks and bonds as part of their retirement plans. Though the returns on such investments can be quite attractive there is still some level of risks tagged to this type of plan.

However for some the risk is worth taking and they take the precaution to ensure the investment is done in a diverse way.

Diversify Your Retirement With Precious Metals

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Chapter 2:

Begin Planning

Synopsis

Comfortable retirement is all about planning. With proper planning processes in place anyone can retire in the same comforts they enjoyed as working adults or at the very least in a somewhat similar fashion.



Think About It

The following are some of the planning points that can be exercised as early as possible to ensure retirement in the desired fashion:

Saving – this is the most effective and definite way to ensure a comfortable life as a retired person. These saving put aside should be done in a fashion where it cannot be utilized for any other emergencies or purposes.

The amount of money put aside should also take into account the depreciation rate that the said money would eventually incur. The necessary adjustment should be made to ensure its sufficiency.

Retirement is an expensive situation to be in, especially if there is no comprehensive and strong medical coverage for the individual.

Therefore it is equally important to have good medical coverage policies in place to cover the individual well into old age. Starting such policies at a young age will ensure the individual is not required to pay hefty premiums when compared to others who take out a policy later in age.

Most employees and governing bodies are more than willing to assist the individual in starting a suitable retirement plan. Such plans can be serviced through the specific periodic deductions of

an individual's salary. For those who are unable to grasp the importance to a retirement plan, these deductions can often seem rather unnecessary and quite high, but upon some closer understanding of the retirement phase of an individual, these periodic deductions will not seem so daunting.

For some property investment is one option toward funds put away for retirement. This is not a style of investment that is suitable for the average person, but nonetheless it is a good option to look into if there is a possibility of being able to invest.



**"I diversified my retirement with precious metals from Augusta. You can count on them."
Joe Montana*
Hall of Fame Quarterback**

**HE STARTED BY
CLICKING HERE**

Chapter 3:

Calculate Future Income

Synopsis

A lot of the calculations done should be noted for its projected style and reference base and not really something absolutely concrete and credible. These are informed and intelligent suppositions based of reliable information, and at the very least it is a guideline of what to expect from the investment in future terms.



Income

Simple interest - Calculating annual interest earnings is usually and ideally done on a 5% interest increment. This is the most basic and simplest calculations which normally do not take into account any other corresponding effects that may occur sometime in the future.

There is also the possibility of calculating the interest by multiplying what is earned within a year, against the total number of years the individual intends to hold the investments for. The intended time frame for the investment will dictate the amount enjoyed at the end of the period stated.

Compound interest – these kinds of investments are calculated in a clearer and more stable way. The annual interest rates are calculated by adding the principal sum to the interest percentage which is then multiplied by the principle investment amount.

In most cases the interest is fairly stable and quite committive in manner.

At the end of all the different calculation done the individual ideal target amount for the retirement phase in life should be nothing less than 60% of the current income being enjoyed.

If the amount is bumped up to an ideal 80% then the individual is considered to be able to enjoy a very good and comfortable retirement phase indeed.

Other expenses that are also commonly incurred if the retirement phase is well planned for such as travelling, medical and leisure activities that can be rather costly would also have to be taken into account and provided for adequately.

Therefore it is important to consider all sources of current income to be tagged as possible sources for future savings.



Chapter 4:

Calculate Future Expenses

Synopsis

Everyday existence cost money and this is no different when an individual is retired. Therefore future expenses should also be calculated when an individual is still in the working phase in life to ensure the retirement phase quality of life is not severely compromised by poor income sources.



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What Will It Cost

Everything has to be taken into account when drawing up a current annual expenses plan. As there are always additional needs, the additional income needed or expected should also be factored into the plan to better facilitate calculations.

Then the next step would be to measure these figures against the Consumer Price Index, as these indexes provide information for the purpose of being able to make assessments.

The index projects the measured increase in the cost of commonly used goods and then the CPI makes the necessary cost of living adjustments for the Social Security.

There are several sites available and experts that can assist in this exercise should the individual need such assistance.

Studying the various estimation tables drawn up at these sites will give the individual some idea of the connections between markets, labor and costs these two elements effect thus also providing an overview of what to expect for the future.

When perusing the “all items” section of the CPI the individual should be able to multiply the numbers given with the current annual expenses already drawn up for the necessary figured that estimate the future costs and expenses frame.

Most of the information provided at these sites are kept well updated and thus giving the individual real time information. This is very

helpful when estimations and concessions made will eventually impact the quality of the retirement phase of the individual's life.

These calculations should ideally be done on a yearly basis, to get a better estimation and working frame of figures to assess the needed adjustments that each fiscal year will definitely bring.



Chapter 5:

401K

Synopsis

This is basically another government approved retirement saving platform that allows an individual to put away money for the future retirement phase of life. This is meant to facilitate the somewhat ideal quality of the retirement lifestyle most people would ideally want to enjoy.



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