

BUILDING BLOCKS FOR RETIREMENT

Retirement Planning Essentials

Will the Early Bird Get an Empty Nest Egg?

Early retirement certainly sounds appealing: No more traffic-jammed commutes and stressful workdays. Instead, you'll have plenty of time to relax and pursue your hobbies. But will you be able to afford your leisure? Here's what to consider before opting for early retirement.



Will your retirement savings last? If you retire at age 50, your retirement could last over 40 years, and you may be healthy and active during most of that time. Also, don't forget that even a low rate of inflation will erode the buying power of your money over time. This means that your money may not stretch as far as you get older.

Can you really live on less? Some experts estimate that you'll need 70% to 80% of your preretirement income to continue your current standard of living in retirement. But, if you plan to travel extensively or relocate, or you have expensive hobbies, you actually may need more income.

Are you prepared for the unexpected? The future is uncertain. Inflation may increase, investment returns may decrease, and Social Security may not stay the same forever. You need to gauge the potential impact of these events on your retirement savings before you decide to retire early. Your financial professional can help you figure out how much you need to save for the kind of retirement you envision.

This material is provided solely for informational purposes and does not constitute investment, tax, legal or accounting advice on the matters addressed. Neither Pentegra Services, Inc., its subsidiaries, nor any of their respective employees intend that this material should be relied on as investment advice, which should be sought from a professional advisor. Performance information shown reflects past performance and does not indicate or guarantee future investment results. Current and future results may be lower or higher than those shown. ©2018 Pentegra Retirement Services



PENTEGRA

701 Westchester Ave, Suite 320E, White Plains, New York, 10604