

# TRACKING DOWN HELP FOR RETIREMENT

Like a black and white TV, retirement used to have high contrast and few choices: One day you were working and the next day you weren't. One day you lived on a paycheck and the next day on pension and Social Security checks. Your income was fixed and retirement was no mystery.

You have the power to put some color, maybe even gold, in your retirement. It mostly means putting



into action a plan to close the income-expense gap and manage your money smartly now and during your later years.

You won't be alone. In the next 25 years, one in five Americans will be over 65. That's a lot of people today who will need to work on a clear and realistic retirement plan during the next 10 years. Make sure you're one of them so your retirement wishes come true.

In the following list of resources, you will find ways to discover more clues about retiring gradually and maybe working longer, paying attention to your assets and income, saving and investing, planning for increased expenses, including medical costs, and developing a withdrawal strategy. The information available on the Web sites listed is rich in detail and wide in scope. But remember to protect your privacy by not giving out personal information such as your Social Security number, telephone, or address, unless you know whom you're dealing with.

In fact, helping American workers succeed in a new kind of retirement has become the focus for a number of government agencies and organizations. Businesses selling products and services like annuities, long-term care insurance, and income management services are another source of information. To reach all these sources, use the Internet, your telephone, and the public library.

Periodically look back over the worksheets you have done and fill them out again as your finances change. Chart your progress through the next 10 years until retirement . . . and beyond. Get time on your side and get going.

# RESOURCES

## This publication is presented by:

U.S. Department of Labor  
Employee Benefits Security Administration  
200 Constitution Ave., N.W., Washington, DC 20210  
Web site: <http://www.dol.gov/ebsa>  
Toll-free publication request line: 1-866-444-EBSA (3272)

North American Securities Administrators Association, Inc.  
750 First St., N.E., Suite 1140, Washington, DC 20002  
Web site: <http://www.nasaa.org>  
(202) 737-0900

The Actuarial Foundation  
475 North Martingale Rd., #600, Schaumburg, IL 60173  
Web site: <http://www.actuarialfoundation.org>  
(847) 706-3535

The following Web sites, booklets, pamphlets, and other references are available from the organizations above and others that focus on retirement and savings issues.



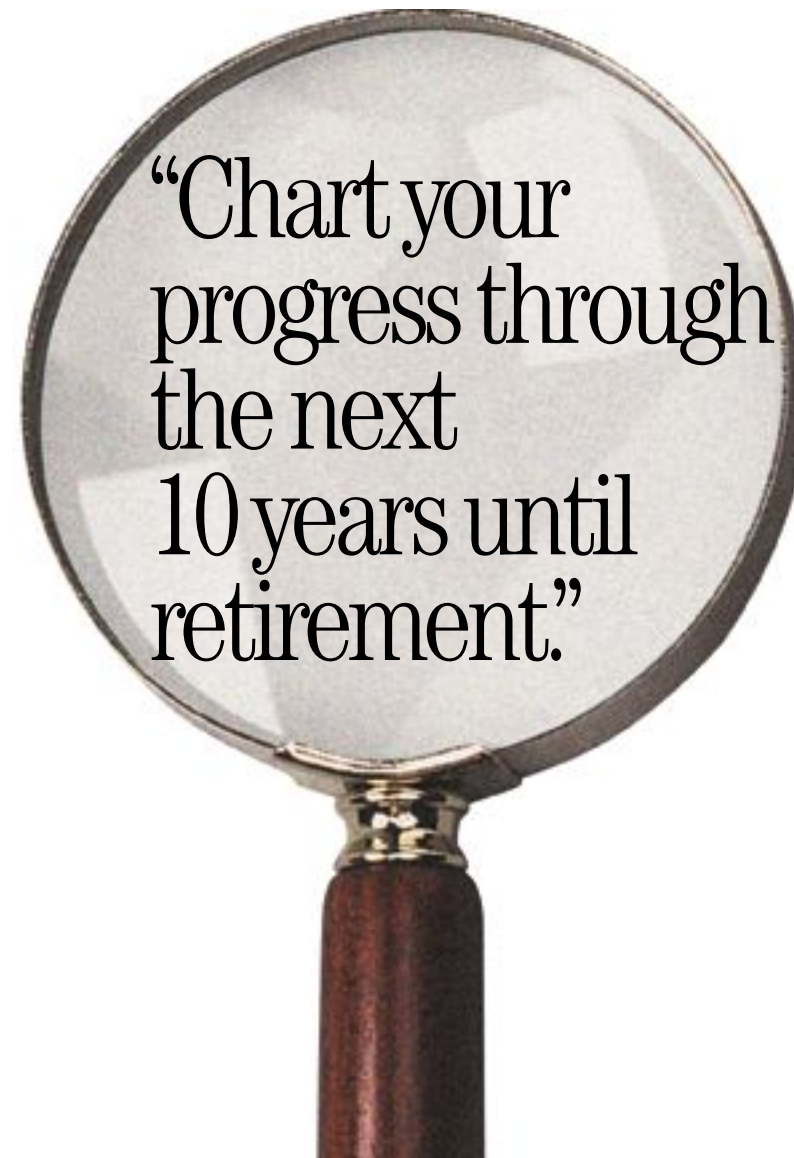
## Retirement Savings Calculators:

(Note: The Department of Labor does not endorse one specific Web site over another.)  
<http://www.moneymag.com>  
<http://www.usnews.com>  
<http://www.choosetosave.org>  
<http://www.wiser.heinz.org>  
(special site for women and retirement)

## Retirement Planning and General Retirement Issues:

<http://www.dol.gov/ebsa>  
*Savings Fitness . . .*  
*A Guide to Your Money and Your Financial Future*  
*Top 10 Ways to Save for Retirement*  
*Women and Retirement Savings*  
*What You Should Know About Your Retirement Plan*  
Request single copies by calling 1-866-444-EBSA (3272)

<http://www.ssa.gov>  
The Social Security Administration Web site has on-line resources to help calculate your retirement benefits, and to learn about survivor benefits and Medicare. Two publications you may want to view or order:  
*Understanding the Benefits*  
*What Every Woman Should Know*



<http://www.aarp.org>

The AARP offers a wealth of information, including a fact sheet on reverse mortgages and a section on "Money and Work."

*Focus: Your Guide to Financial Planning for Retirement*

Phone: 1-888-OUR-AARP (1-888-687-2277)

<http://www.pbgc.gov>

For those employees who may have worked for a company with a traditional defined benefit (DB) pension, the Pension Benefit Guaranty Corporation can assist in locating any money still in your account. Those with DB plans will also find these two booklets useful:

*Your Guaranteed Pension*

*Finding a Lost Pension*

Phone: 1-800-400-7242

<http://www.nefe.org>

Browse the Web site of the National Endowment for Financial Education (and especially the "Multimedia Access" section) for a wealth of preretirement information. Also view the following publication:

*Guidebook to Help Late Savers Prepare for Retirement*

#### **Saving and Investing:**

<http://www.consumerfed.org>

In addition to consumer fact sheets and studies, the Consumer Federation of America's Web site offers a free savings brochure, *Six Steps to Six-Figure Savings*  
Phone: 202-387-6121

<http://www.sec.gov>

The Securities and Exchange Commission Web site offers a menu of online "Investor Information" topics for consumer reference. View "Invest Wisely: Introduction to Mutual Funds," "Questions You Should Ask About Your Investments," and dozens of other titles.



<http://www.mymoney.gov>

This Web site is sponsored by the Financial Literacy and Education Commission, U.S. Department of the Treasury, and has among its offerings the *My Money Tool Kit*. You can order a copy online.

<http://www.irs.gov/pub/irs-pdf/p590.pdf>

The Internal Revenue Service's *Individual Retirement Arrangements* is one of several guides to retirement plans that the agency offers.

<http://www.pueblo.gsa.gov>

The Federal Citizen Information Center Web site is your portal to government information, from car insurance to retirement savings. You can also order a free copy of the *Consumer Information Catalog* at this site.

<http://www.360financialliteracy.org>

A recent addition to the Internet is this site sponsored by the American Institute of Certified Public Accountants. The Web pages view finances throughout life – from childhood, to college, career, and retirement and estate planning.

#### **Getting Help:**

[www.nasaa.org/investor\\_education/](http://www.nasaa.org/investor_education/)

This site alerts readers to the latest money scams and to any disciplinary rulings against individual financial advisors. The Web site also includes a section on investor education, including these this publication:  
*Protecting Your Finances: How to Avoid Investment Frauds and Scams.*

<http://www.cfp.net/learn>

The Certified Financial Planner Board of Standards Web site lets you look up a certified financial planner near you. The organization also distributes a free "Financial Planner Resource Kit." 1-888-237-6275

<http://www.napfa.org>

This is the site for the National Association of Personal Financial Advisors, an organization of fee-only comprehensive financial professionals. The Web site also includes retirement planning information. 1-800-366-2732

<http://www.actuarialfoundation.org/>

View the following two publications on this site.  
*Seven Life-Defining Financial Decisions*

*Making Your Money Last for a Lifetime: Why You Need to Know About Annuities*

[www.soa.org](http://www.soa.org)

The Society of Actuaries Web site (see "Research and Publications") links to informative articles in the group's publication, *The Actuary Magazine*.

<http://www.ftc.gov/ftc/consumer.htm>

The Federal Trade Commission's site includes over two dozen fact sheets and brochures warning consumers about scam investments. View *Reverse Mortgages: Get the Facts before Cashing in On Your Home's Equity* and others.

<http://www.aoa.gov/eldfam/eldfam.asp>

Topics from money to housing are included at this Administration on Aging "Resource Directory for Older People" site.

<http://www.medicare.gov>

<http://www.ssa.gov/prescriptionhelp/>

<http://www.cms.hhs.gov/medicareform/>

The Centers for Medicare and Medicaid Services (U.S. Department of Health and Human Services) site is your first and most reliable resources for information on Medicare. It includes information on billing, appeals, long-term care, and links to information on the new prescription drug program. These two publications address the new prescription drug card:

*Introducing Medicare-approved Drug Discount Cards*

*Guide to Choosing a Medicare-approved Drug Discount Card.*



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