

Your Financial Future

Evaluating Your Retirement Options [®]

(NAPSA)—Retirement planning can be a daunting task, but it doesn't have to be.

Experts suggest that with some simple preparation, it's possible to secure a sound financial future.

For example, an organization called Americans for Financial Security (AFS) offers the following tips on how to determine the retirement options that are best for you:

- Calculate how much money you want to have when you retire.
- Know how many more years you plan to work.
- Determine how much money you need to start your plan.
- Find out what types of plans are available.
- Do some quick calculations of your own.

To help in the decision making process, AFS offers free online retirement and investment calculators. These calculators can be used to answer many preliminary questions, such as what interest rate would make it possible to reach a person's retirement goals.

The Association is committed to helping small-business owners succeed. It supplies free tax and business information, awards thousands of dollars in scholarships and offers money and time-saving benefits.

For more information call toll free 1-800-492-1016 or visit the Web site at www.afswebsite.org.