

newsworthy trends

How To Retire Comfortably And With Plenty Of Time

(NAPSA)—America's attitude towards retirement is changing. A recent survey of 1,000 Americans by MDRT, an international association of financial professionals, shows a cultural shift in retirement attitudes. Among Americans still in the workforce, 73 percent identify themselves as most responsible for their retirement care, compared to only 58 percent of retirees.

This increase in personal responsibility is reflected in Americans' attitudes towards retirement savings options. More than three in four retirees expressed confidence in the Social Security system, while among non-retirees—who are going to need it farther in the future—that number is only 43 percent. In fact, almost a third of Americans say their top retirement concern is the failure of Social Security. Two-thirds of working Americans place their fiscal faith in their 401(k) plans, versus only 31 percent of current retirees.

According to Phil Harriman, a financial planner with MDRT, Americans are moving in the right direction. "The financial environment of the last few years has been hard for many, but it's also taught future retirees to be more personally responsible in planning their investments." Harriman suggests some ways you can be sure your retirement funds are waiting for you when the time comes:

- **Start early.** If you haven't begun your retirement planning yet, now is the time. Half of all retirees say they wish they'd started planning earlier.

- **Know your needs.** Identify your retirement goals and con-



Americans increasingly look to their own resources in planning for retirement.

cerns and find a financial advisor to help you create an individualized retirement plan that directly addresses those concerns and moves you toward those goals.

- **Stay involved.** For the most part, the days of planned pensions and gold watches are over. Today's retirement planning is a hands-on process. Work with your advisor to ensure your retirement investments are adaptable in a changing and often unpredictable economy.

- **Answer opportunity's knock.** Don't turn down free money. The benefits of 401(k) plans and similar instruments, such as tax savings and employer matching, can over the course of your working life add up to a sizeable nest egg.

For more information on financial planning, visit www.soundfinancialplan.com.