

# Planning For Your Future

## Retirement Advisor At Your Fingertips

(NAPS)—What's a good age to start planning your retirement? The one you're at now. It's never too early to start planning for your future.

Retirement planning can be a complex process, with what seems to be an almost overwhelming number of factors to consider. To help, a free online service has been set up by TD Waterhouse, a leading online brokerage firm, to provide comprehensive retirement planning tools and resources.

This investment advisor offers customized third party content and interactive tools that address the financial and non-financial issues facing current and future retirees. TD Waterhouse's site is one of the first to offer a comprehensive, "one-stop" source focusing on the emotional and logistical issues associated with planning for and living through retirement.

The information is in three sections:

1. **Making a Plan.** Interactive tools to help investors in the early stages of retirement planning including:

- Retirement planning basics;
- Social Security, net worth and savings calculators; and
- A "cost of waiting" estimator to determine costs incurred by delaying the retirement savings process or the benefits associated with saving early.

2. **Decision Day.** Comprehensive information for investors as they make the transition to retirement, this section provides:

- A retirement readiness test and checklist to help assess general lifestyle and financial preparedness for retirement;
- A relocation scout; and
- Estate tax, Social Security benefits and life and disability



**The road to retirement may be the information superhighway.**

insurance calculators.

3. **Living Retirement.** Tools and advice to help investors enjoy the retirement they've worked to achieve, including:

- Managing retirement income;
- Investigating prime areas for relocation and costs associated with relocation;
- Healthy living in retirement; and
- Information on travel opportunities, hobbies and volunteering.

"With recent market uncertainty, it's now more critical than ever for future retirees to begin planning early and current retirees to safeguard their assets for a long and enjoyable retirement," said Elizabeth Butler, First Vice President, Retirement Plans Marketing for TD Waterhouse, which provides the service.

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