

Bridging the Gap



In years past, it was often realistic for retirees to base the majority of their retirement income on Social Security benefits and traditional employer sponsored pension benefits.

Unfortunately, Social Security retirement benefits have gradually been reduced in real terms, and the age one needs to attain in order to qualify for retirement benefits has been increasing steadily. Given current retirement trends, these retirement benefits will continue to be more and more difficult for the government to fund.

In addition, most employers have moved away from traditional defined benefit plans in favor of "defined contribution plans" where the employee is often responsible for funding, investing, and distributing plan funds.

These and other recent trends have dramatically increased the need for every individual to have a sound, long-term investment plan. Your personal investments may be what makes the difference between relying on a fixed income provided by others, and a financial independent retirement.

It is never too early, or too late to begin saving for retirement.

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