

Here is the second email (in our series of seven emails) on the important topic of the realities we will all face in retirement. If you have already retired, we hope these messages will still be of help, as you are already living the realities.

Americans are living longer than ever, and that, of course, means they need more and more retirement savings. As of the 2010 Census, we were living to age 78.3 on average, up a full year from the 2005 average. And get this--when a couple makes it to age 65, there is a 25% chance that one member will live beyond age 97, according to the Society of Actuaries. That's a lot of candles on the cake.

Since you could easily be retired for well over 30 years, it's critical that we take three steps. First, project when you plan to retire and let us help calculate how much savings you'll need to support yourself. Second, ensure that we help you put in place an asset management strategy that aims to protect your principal while keeping pace with inflation. Third, as you approach or begin retirement, create a carefully thought-out budget that you can realistically stick to. Be sure to plan for your "bucket list" too!

Increasing life expectancies are very good news. And so is the fact that you, especially with our help, can take steps to help ensure that you're financially comfortable throughout what could be an extended retirement.

Please don't hesitate to ask us more about planning for retirement. And if you have any family members or friends you feel might be interested in my short, educational e-mails, just forward me their contact information and I'll happily add them to my distribution list. Just click "Tell A Friend" at <http://www.cmackenzie123.com>.

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