

Here is the third 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.

It's always best to retire with a comfortable cushion, but because of the tough economy and the volatile markets of the past few years, many Americans have had trouble saving enough.

If you're among them, you might consider the benefits of working a bit longer. The most obvious one is that it allows you to stuff more income into your savings. But there are other, less-appreciated advantages to extending your working years.

First, the longer you work, the longer you avoid cracking open your nest egg. That's important because today's longer lifespans mean our assets often need to last for 30 years or more. Secondly, working longer increases your Social Security benefits—and those increased benefits can help you live the retirement lifestyle you really want.

As always, I'm happy to have a more in-depth discussion about any retirement topic. And if you think these educational e-mails on retirement and other topics would be of interest to your friends and family, just send me their e-mail addresses and I'll add them to the distribution list. Just click "Tell A Friend" at <http://www.cmackenzie123.com> .

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