

Are you making

mistakes in your retirement planning  
without even realizing it?

In this video, we'll go over the top  
four retirement planning mistakes to avoid

so you can enjoy your golden years  
without scrimping.

In the meantime,  
the first mistake is chasing high returns.

We all want to see  
our investments on the rise,

but don't let the rate of return  
be your only focus.

Work with your advisor  
to create a diversified portfolio

that seeks quality returns while  
decreasing your risk at the same time.

Another mistake is retiring too early.

People often

don't save enough to maintain  
their desired lifestyle during retirement.

To avoid this,

you want to consider working longer  
or delaying your social Security benefits.

This allows you to save more money

and also receive higher benefits  
if you don't apply for them at age 62.

The third and one of the worst retirement  
stakes is not saving consistently.

You may be saving too little  
and hoping you can catch up in the future.

The truth is, catching up rarely happens  
and unexpected

life circumstances can make catching up  
impossible.

Lastly, another common

mistake is forgetting about taxes  
and their effect on your savings.

Talk with a financial advisor  
if you're unsure what portion

of your retirement  
savings will be taxed upon withdrawal.

Want to avoid other retirement mistakes  
and create a personalized retirement plan?

Contact us today for a look  
at your portfolio for a second opinion.