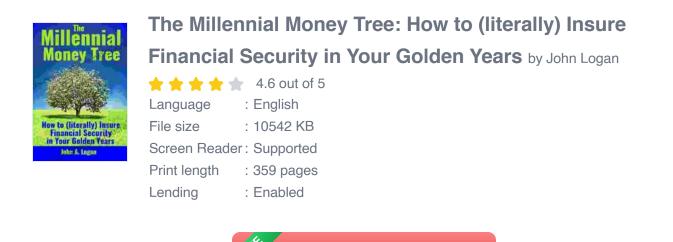
How to Literally Insure Financial Security in Your Golden Years

Worried about how you're going to pay for retirement? You're not alone. In fact, a recent study found that 64% of Americans are concerned they won't have enough money for retirement.



But don't worry, there are things you can do now to ensure your financial security in your golden years. Here are a few tips:

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1. Start saving early

The sooner you start saving for retirement, the more time your money has to grow. Even if you can only save a small amount each month, it will add up over time.

2. Invest wisely

Once you've started saving, it's important to invest your money wisely. There are a variety of investment options available, so do some research and find an investment plan that meets your needs.

3. Create a realistic budget

Once you know how much money you have to save for retirement, you need to create a realistic budget. This budget should include all of your income and expenses, so you can see where you can cut back and save more.

4. Get help from a financial advisor

If you're not sure how to start planning for retirement, you can get help from a financial advisor. A financial advisor can help you create a retirement plan that meets your specific needs.

5. Consider long-term care insurance

As you get older, you may need long-term care. This can be a very expensive expense, so it's important to consider long-term care insurance. Long-term care insurance can help you pay for the costs of nursing home care, assisted living, or home health care.

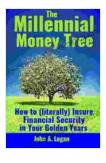
6. Protect your assets

It's important to protect your assets in retirement. This means making sure you have a will and a durable power of attorney. A will ensures that your assets are distributed according to your wishes after you die. A durable power of attorney allows someone you trust to make financial decisions for you if you become incapacitated.

7. Stay informed

The landscape of retirement planning is always changing. It's important to stay informed about the latest changes so you can make sure your retirement plan is still on track.

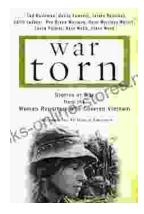
Planning for retirement can be a daunting task, but it's important to start planning early and make sure you're ng everything you can to ensure your financial security in your golden years.



The Millennial Money Tree: How to (literally) Insure Financial Security in Your Golden Years by John Logan

****	4.6 out of 5
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