

10 Steps To A Richer Retirement

* **Safely Spend Your Savings.** Most experts recommend you can safely spend 4% to 5% of your portfolio in your first years of retirement.
* **Build An Annuity Ladder For Steady Income.** This time-tested strategy helps smooth your income regardless of what happens to interest rates.
* **Annuity-paying Inflation Rider Can Pay Off…** Increase income every year with inflation rider protection which can help you keep up with inflation and help cushion market downturns.
* **Find A Good Parking Place for Your Cash.** Visit our website at [www.](http://www.)scholesinsurance.com for profitable ideas. Earn higher yields on guaranteed fixed annuity products, money-markets, CD’s and savings accounts. Our CD’s are FDIC insured to $250,000.00.
* **Get Unbiased Help From A Financial Planner.** Pick a financial planner who can help you strategize and see what your future income needs will be.
* **Get A Better Deal When You Buy Annuities.** Find the latest products and payouts to make sure you’re getting a good deal. Annuities offer many Allocation choices .
* **Review Your Designated beneficiaries.** Have you got the right designated beneficiaries on your IRA’s, 401k’s and other retirement saving plans? You may find that the names are out of date.
* **Determine Whether To Postpone Your First IRA Distribution.** You can hold off taking the first required distribution from your IRA, but you’ll have to take two withdrawals in the following year. This can bump you into a higher tax bracket.
* **Make the Most Of Your IRA and 401k.** In 2014, the amount you can squirrel away each year into an IRA and 401(k) is $5,500.00 under age 50 and $6,500.00 over age 50 and $17,500.00 for your 401(k).
* **Protect Your Savings With Long-Term-Care Insurance.** With health-care and

 nursing-home costs continuing to increase, consider buying long-term-care

 insurance to protect you from some of those expenses.

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