

# IDEAS FOR RETIREES

## FINANCIAL ISSUES

- [www.morningstar.com](http://www.morningstar.com)  
Morningstar is a firm that analyzes mutual funds. Its website includes articles about investing and financial planning—including great articles on personal finance.
- [www.savingforcollege.com](http://www.savingforcollege.com)  
Savingforcollege.com is an unbiased, independent resource for parents and financial professionals, providing them with information and tools to understand the benefits of 529 college savings plans and how to meet the challenge of increasing college costs.
- [www.smartmoney.com](http://www.smartmoney.com)  
Website of Smart Money, the Wall Street Journal's consumer magazine, oriented toward investments but with some general financial information.
- <http://fidelity.com>  
Click on retirement and guidance. The asset allocation feature helps you find the best mix of stocks and bonds for your retirement goals. The Retirement Income Planner tool helps you reduce your chances of running out of money.
- <http://troweprice.com>  
Click on tools link. Enter a few simple pieces of information and get the odds that your portfolio will last through retirement. You can then see how tinkering with your withdrawals or investment mix might improve your chances.
- <http://immediateannuities.com>  
Give your age, gender, and the amount you want to convert into a guaranteed income stream. You'll get an estimate of how much an insurer will be willing to pay you (and /or your spouse) each month for the rest of your life.
- <http://www.annuityfyi.com/guide-terminology.html>  
Basic explanation of annuity terminology.

## CHECK YOUR CREDIT REPORT AND CREDIT SCORE

[www.annualcreditreport.com](http://www.annualcreditreport.com)

Check this every twelve months and get a free credit report from each of the three credit bureaus. The three credit bureaus:

- [www.equifax.com](http://www.equifax.com)      Equifax
- [www.experian.com](http://www.experian.com)      Experian
- [www.tuc.com](http://www.tuc.com)      Trans Union

## CHECKING OUT SCAMS

- <https://www.aarp.org/money/scams-fraud/>  
Let AARP be the watchdog for you with free alerts and prevention tips straight to your inbox.
- <https://www.whocalledme.com/>  
You put in the number of a mystery call and find out where it came from. A good way to check out where a call came from and whether or not it came from a source you consider legitimate.
- [www.snopes.com](http://www.snopes.com)  
A place to check out rumors and suspicious information someone may have sent you. It is a great place to spot whether information about people or rumors is phony or true.

## SOCIAL & COMMUNITY

- [www.aarp.org](http://www.aarp.org)  
Great general articles about a wide variety of topics. Try subscribing to one of the AARP newsletters.
- [www.seniorresourcesonline.com](http://www.seniorresourcesonline.com)  
Comprehensive information available to older adults in Wisconsin, covering a variety of topics and references.
- [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)  
Consumer Services Catalog from the Feds; many interesting topics and resources
- [www.elderhostel.org](http://www.elderhostel.org)  
Opportunities for travel, education, and fun
- [www.wtcsystem.edu](http://www.wtcsystem.edu)  
Wisconsin Technical College System website. Check for educational, travel, and volunteer opportunities.
- [www.wisconsin.edu/campuses](http://www.wisconsin.edu/campuses)  
University of Wisconsin System website, with links to each campus. Check for educational, travel, and volunteer opportunities
- [www.uwex.edu/ces/flp/conference](http://www.uwex.edu/ces/flp/conference)  
College Days is an annual event hosted by UW Cooperative Extension's Family Living Programs which, brings participants from all over the state to the UW Madison campus for 3 days of exciting lectures, seminars, tours, early morning exercise programs, evening entertainment and college life in the newly built Ogg Hall. This year join us to hear from Wisconsin authors about subjects like Wisconsin's Effigy Mounds, the birth of radio in Wisconsin, the history of gas stations, the history of the Pabst Mansion, ways to lead a more healthy and productive life, and much more! Visit our website for the full brochure and registration form.
- [www.seniorlearning.wisc.edu](http://www.seniorlearning.wisc.edu)  
UW organization offering a variety of social and learning experiences
- <http://www.cew.wisc.edu/retirement/planning-for-retirement.aspx>  
This online, self-study course walks participants through a process for exploring what they want to do in retirement. The course is designed for new retirees or those considering retirement and is offered through the Center on Education and Work at UW-Madison.

## VOLUNTEER OPPORTUNITIES

- [www.volunteermatch.org](http://www.volunteermatch.org)  
Identifies nationwide volunteer opportunities with descriptions.
- [www.nationalservice.org](http://www.nationalservice.org)  
Corporation for National and Community Service Clearinghouse for individuals and organizations for volunteer work - Volunteers in Service to America (VISTA) Senior Corps, AmeriCorps, Retired Senior Volunteer Program (RSVP), foster grandparents and many others.
- [www.score.org](http://www.score.org)  
Service Corps of Retired Executives – SCORE Professionals provide advice on starting and managing a small business
- [www.createthegood.org](http://www.createthegood.org)  
AARP's source for checking volunteer opportunities

## ESTATE PLANNING & LEGAL ISSUES

- <http://www.akamaiadvisors.net/>  
Akamai Investment Advisors is a financial planning and investment advisory firm operating on a foundation of principles designed to sustain long lasting, meaningful relationships. We are not owned by nor affiliated with any bank, insurance company or brokerage house. Akamai is also one of WREA's Member Benefit Partners.
- [www.estateplanninglinks.com](http://www.estateplanninglinks.com)  
Provides helpful links to resources for estate planning, elder law, and many related topics
- [www.partnershipforcaring.org](http://www.partnershipforcaring.org)  
Provides information about end of life issues. Also has state-specific forms for living wills and medical powers of attorney.

- [www.naela.org](http://www.naela.org)  
Website of the national Association of Elder Law attorneys.
- [www.seniorlaw.com](http://www.seniorlaw.com)  
Website with information about elder law issues, Medicare, Medicaid, estate planning, and the rights of the elderly and disabled.
- [www.eldernet.com](http://www.eldernet.com)  
Provides links to other websites of interest to seniors. It was developed by a Massachusetts attorney who practices elder law.
- [www.dhs.wisconsin.gov](http://www.dhs.wisconsin.gov)  
Wisconsin state agency dedicated to providing human and family services, consumer information and services for older adults. Standardized Power of Attorney Forms may also be downloaded.

*Remember, to protect yourself and your family, it is wise to consult with an attorney to help you with estate planning and other legal issues.*