

# PLANNING FOR RETIREMENT

## The Basics

These first five sites are among the many that provide calculators and advice about financial planning for retirement and other issues, such as health, financial well being, and staying connected that you should consider when deciding when to retire.

- [www.choosetosave.org](http://www.choosetosave.org)
- [www.cnnmoney.com](http://www.cnnmoney.com)
- [www.kiplinger.com](http://www.kiplinger.com)
- <http://finance.yahoo.com>
- [www.mymoney.gov](http://www.mymoney.gov)

[www.ssa.gov](http://www.ssa.gov)

The official website of the Social Security Administration, with very helpful calculators.

[www.medicare.gov](http://www.medicare.gov)

The official US government Medicare website, with detailed information about the program.

[www.aarp.org](http://www.aarp.org)

The AARP website includes wealth of articles on many topics and links to other sites devoted to issues that matter to seniors.

[www.cms.gov](http://www.cms.gov)

A US government website, this provides a one stop source of information about the Medicare and Medicaid programs.

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

Morningstar is a firm that analyzes mutual funds. Its website includes articles about investing and financial planning.

## Financial Planners

The decision to hire a financial planner or manage your own investments can be confusing, and depends on a variety of issues including expertise, timing, needs, comfort level and needs. The many types of services available and the many professional certifications can add to the confusion.

If you consider using a financial planner, you will need to learn about the various services offered, then feel comfortable interviewing the person you are considering – after all, you are hiring them, so you are the boss!

Review the following questions that you should ask any potential financial planner. Then visit the websites below for useful information to help you in your decision.

1. What experience do you have?
2. What are your qualifications?
3. What services do you offer?
4. What is your approach to financial planning?
5. Will other people be involved in my planning?
6. How do you charge for your services?
7. How much do you typically charge?
8. Do you sell or earn extra commissions on any products you recommend?
9. Have you ever been disciplined for unlawful actions in your professional career?
10. Will our agreement be put in writing?

- [www.akamaiadvisors.net](http://www.akamaiadvisors.net)
- [www.fpanet.org](http://www.fpanet.org)
- [www.wiseradvisor.com](http://www.wiseradvisor.com)
- [www.financialplan.about.com](http://www.financialplan.about.com)
- [www.finra.org](http://www.finra.org)