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Do It Now! Start Planning Your Retirement Strategy

By Steve Dolan

Financial Planning for Retirement

You've worked hard all your life and one day the big day will arrive - you'll retire. For now it probably still seems a long way into the future, but the reality is that the sooner you get ready for retirement, the more you'll benefit when that day comes. Starting in your 20s or 30s is the best time to start planning financially for your retirement, but most of us are a lot close to retirement before we really get serious about preparing. But if you've ever heard of compounding when it comes to investments, then you'll know that the more time you give your money to compound, the faster it grows.

The other important thing to remember is that expected lifespans have increased substantially in the law few decades. Not that long ago, someone would retire from work, maybe enjoy their retirement for five years or so, and that was it. It's increasingly common for both men and women to live well into their 80s, with the average expected lifespan hovering around 80 years old. It's very possible tat you'll retire and live another 20 or 30 years afterwards. Yes, you will probably be able to survive with government assistance - but that's all it will be, survival.

Yes, financial planning for retirement takes some effort; it doesn't just happen by itself. You'll need to dedicate time and discipline to preparing your strategy. But it will well and truly be worth it when you reach your golden years. If you've never been taught anything about your finances, this whole concept of preparing a retirement plan can be very daunting. You'll need to spend some time acquiring some knowledge and skills. It's also important that you don't focus so much on retirement that you leave yourself without enough funds to enjoy your life right now. Balancing between present and future needs can be very difficult, but if you decide to succeed, you'll find a way.

The good thing is that there's a huge amount of information available to help you learn about financial planning for retirement. So there's no need to panic. You don't need to become a genius at trading stocks; you only have to know the basics of how it all works. Spend some time searching the Internet for information, and you'll find lots of reputable bodies, including stock exchanges, that provide free information. There are also retirement planning companies that specialize in helping people just like you.

Remember, too, that you don't need to know everything yourself, or even do it all yourself. Plenty of financial planners can help you with your plans and goals, and some will even perform transactions on your behalf. Ask around for referrals from family and friends, and arrange to go and meet planners from a few different firms. This will help you decide which one you feel comfortable dealing with. It's always worthwhile learning at least a little about different sorts of investments, so that you can fully understand the decisions you're making, but a good financial planner will still be able to do any necessary research on your behalf.

Retirement probably still seems a long way off, and it's probably much easier to put off doing some financial planning until tomorrow. But the earlier you get started, even if it's just expanding your financial knowledge, the more you'll benefit in the end. Time has a tendency to disappear much quicker than we expect, so don't suddenly wake up at the last minute and realize you've missed your chance to retire in financial comfort.

Steve Dolan is an avid investor and will be well prepared for his retirement. If you would like to secure your future too visit <http://www.retirementinvestingweb.com> to find out more

Business Legacy Less Important Than Comfortable Retirement, Say Business Owners
By News Canada

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by: **News Canada**

Half of Canadian entrepreneurs worry about retirement and succession planning, finds study

(NC)-About half of Canadian owner-managers say they're concerned about retirement and succession planning, according to a recent study by Grant Thornton LLP. These business leaders say they're most focused on providing adequate financial resources for their retirement. Securing their "legacy" as business owners in the community is less of a worry, they say. Other retirement priorities for entrepreneurs: Ensuring a smooth business transition Identifying a suitable successor Finding the time to develop a succession plan

For more information, read Succeeding at Succession, a management issues paper available on-line at www.GrantThornton.ca/resources. Grant Thornton LLP is a leading Canadian firm of chartered accountants and management consultants with offices across Canada.

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