

Text

you can buy the stock market dips even in a "bear" market and make great money

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Worked with a financial advisor and she is top notch.

I have been unemployed for over 3 years and will be able to collect SS in September of next year. Hub is 62 and plans to retire next year at 63. Next year will be a rough transition because he will start collecting in April and I will start in September. Our income will drop drastically and will depend on drawing from our investments and buying Obama care. 2016 will be better because we will both be drawing SS for the entire year.

One good thing is that Hub worked 20 years for a major corporation and got a pension. He could have taken a large check each month for 7 years but chose to take a lower amount with me as survivor and I can continue to collect it till I die if he should go before me. If we live long enough, we will eventually collect much more than if we took the larger amount for 7 years.

Have my home paid for makes it possible for us to have an asset to sell so I can move anywhere I want to live in retirement.

No

It was important for us to go to a state that was financially sound.

The cost of food, medical care and energy keeps rising but social security does not.

Affordable Senior housing facilities are very much in demand but there is not much supply. The financial collapse in 2008 ruined a lot of plans and dreams of hard working responsible people.

We need more good paying jobs.

It is scary thinking about the future- hoping that we stay well and avoid major medical problems

We have two prioritized lists for retirement that look at our wish lists for retirement based on certain criteria. One for where (town) we will live and two for what kind of residence we will choose to live in (i.e. what features we would like in our retirement home....we do not plan to move to none

The longer I wait to retire the, the more out of the reach it becomes.

All assumptions are based on current interest and inflation rates. If the Fed further damages the value of the dollar all bets are off.

We are downsizing and purchased our retirement home with cash and have little to no debt.

We want to move back to New England but cannot afford to retire under the state tax system of our "home town." So, we plan on moving to a new city and state. Although we have moved around a lot during our marriage, we are apprehensive about another big move and making new friends.

We have a plan, but there are too many things that can happen that lead me to believe we will be in trouble.

If you plan on a quality retirement start saving at least 15% of you take home pay as early as possible.

I'm a retired federal gov. worker. The Congress and Senate could potentially ruin my life. I'm in their hands. That is scary.

think positive - plan for the negative

I planned well with the aid of a financial planner but within 5 years it was pretty much destroyed by the banking industry and, still, no one has been prosecuted for theft from the American people.

Confidence in general under the current federal government is little to none.

Very important to be careful how you spend these resources

We plan on using the unique couples claiming options for Social Security to delay benefits as long as possible. Hopefully until age 70 for me.

Confidence in retirement is not just about money...it also includes having a plan for your life. Daily activities, recreation, networking, etc. have to be part of your life.

I am fairly confident for several reasons.

I have been doing my "homework"; we have been diligent in building up our savings for retirement; we anticipate moving to an area with a lesser cost-of-living; we are both very healthy.

Some doubts still exist.

How will the market perform in the future; will our state of good health continue; do we really have enough saved to last.

Our confidence has grown because of mainly two things. We retired at 55 and are now 66. At retirement, we realized that we had minimal resources, but both job situations had become untenable and we had a lot we wanted to do in retirement. Our one pension would BARELY get us by if things got worse and would get us through to Soc Sec. One specific choice I made was to accept the responsibility for maintaining and repairing our home and property, its appliances, etc. and careful management of our own investments. I viewed it as a kind of retirement "job" and it has paid off so far. To enable this, we tracked all expenses and set a budget and have held to it.

The most important factor for our success is that our home was paid for and we were debt free. Having a small pension was also big. And being able to survive the market fall of 2008 was significant. The one negative at this point is that we (I) failed to recognize the impact of age on my ability to continue to manage things day-to-day. For both of us, there have been significant health problems that seem to have escalated after reaching 60 - 62. Net is that at 66 we've reached the point that we will require help for home maintenance, etc. Fortunately, our financial position has improved since retirement, we are satisfied that we are in our permanent home (with long term care) and other than possible travel, our major expenses will probably go down in the future --- except for inflation

If cost of living & inflation are not under balance there would be a problem

Depends on if I can get affordable health care. Best I have found is \$800/month- not good enough

Since my divorce 12 years ago, I have been able to save for my retirement with putting the maximum in my 401K and HSA while not sacrificing my comfortable standard of living. I know what I will need in retirement and have a knowledgeable financial planner to assist me. As a woman thanks for helping all of us share with each other!

I plan on moving from NJ. Sell my house for 450,000 (I have 250,000 in equity). Buy a house in a tax friendly state like Delaware or Florida for 250,000 or less. That would eliminate any mortgage. We would save at least 5000 on property taxes and save quite a bit more on either income

Grandpa said to pay me before all other bills while I was young and healthy. I have followed that advise for 50 years.

N/A

The only confidence I have ever found on earth comes from my faith and trust in God. All other avenues seem futile.

My main worry is inflation.

None I can think of right now.

It's sad that even with my home mortgage-free, I find it difficult to continue to afford living in my state (CA).

Nothing more

no

we live frugally, modest debt (mortgage only), pay cash otherwise, still have to help grown children...this is very stressful. I was aggressive with our portfolios and that has both hurt and helped us...retired early, returned to work for 2 years, saved almost all of my salary...life is good...mal

I feel truly blessed that my parents set a good example of saving and that I followed their example!

I feel confident about going forward in retirement as long as we remain healthy. The most difficult dilemma for us is drawing from our 401's and investments for travel.

I am confident my husband and I will be able to retire and live comfortably. We will continue to downsize and I needed will sell property we own (not our primary residence).

Just that I have been very active in planning my retirement and looking into states that will allow my income to go further than where I currently live. Currently in NJ, but relocating to Savannah Georgia.

Getting tired of the media telling me that I need to wait until I'm 66 or even 70 to retire.

I plan to live in a communal home setting with a friend or relative. Several of us have talked about it and although no plans have been formally decided upon, most likely this will be my reality. I'm fine with that, as long as it's in a setting where we each have enough privacy. I love my soil!

Very little confidence, may have to work part time. I may be ok if it's just me

The hardest part will be to figure out the most TAX EFFICIENT way to switch from "saving for retirement" to "generating income from retirement savings".

We've learned so much since retiring and we've been traveling full time on the road.

There are lovely RV parks an RV co-ops with so many amenities and activities any retirees can enjoy participating with a fraction of cost to regular stick built 55+ communities. We are on a wait list in a RV co-op park in Florida (we are #87 on the list), it would cost us

We have been using financial planning software for tracking and projected income growth and expense patterns. We were careful spending and took advantage of discounts and special offers throughout our working years. Once we reached eligible retirement age/service we were able

We have learned to live within our boundaries of income without going into savings or reentering the workforce.

My wife is not nearly as confident. She is a CPA and watches our expenses tightly.

Our decision to relocate from CA to AZ for less expensive COL is a major reason for greater confidence as well as the excellent retirement benefits we receive.

no. Save at least 10% per year into IRA.

Don't touch your Ira

1. We are in good health and have always been.

2. We own our home and intend, if necessary, to sell and downsize or rent in our later years.

No.

I am a bit worried about runaway inflation as QE (quantitative easing the Treasury printing money to finance the deficit) ends.

I recall the Carter years in the 1980's when inflation ran around 15-18%. No way to plan for that.

Looking at relocating to a low tax, Red state to reduce the cost of living.

We are concerned about the economy and future inflation because the Fed has been holding down interest rates. We are just about debt free so as to have ALL of our retirement income for other things. We will downsize considerably as we want to RV travel and visit Europe.

We started saving early, were fortunate to work for a company that offered a defined benefit (at the time) and a generous 401k match. We also have lived well below our means.

Why retire when medical cost keep rising, investment/401K are robbed by wizards of Wall Street. Upside down on biggest investment-Home, going to keep working until they find me dead in my office chair.

no

No

I started living on my expected retirement income 2years prior to actually retiring at age 55. It gave me a good sense of what to expect. I've been retired 2years now and have no problem, doing a little traveling, and still manage to put money into savings. You need to learn what is a "w

Not confident but my husband is older so there is an end date on working and we will just have to make it work. The downside is that to make it work, we will need to move south which will be far from family.

R u kidding

It has been almost 6 years since I was forced into retirement (government contractor, slot cut). In that time I have paid off my home and currently have no debt, other than normal month to month expenses.

Nope. Just waiting for my wife to retire so we can get going.

We started retirement debt free and plan to continue that strategy.

I am confident we'll do okay if we move out of New York state. Contemplating a move back to Ohio for several reasons.

We always saved and spent far less than we earned and had a great life so now we expect to enjoy retirement.

Why do you ask for an explanation of the total net worth? It makes no sense.

I am very lucky to retire so young, enjoy my time with my husband and later on still be able to go for a second career.

I will work as long as I can due to medical costs (Medicare part A,B,C,D...)

I don't plan to retire until medical conditions limit mobility or economy tanks again. Although we've successfully ridden out numerous downturns in the past. We both love our jobs and find them physically and mentally stimulating.

We know that I will not be able to continue to live in the home I own now in New Jersey. The state is too expensive to retire in. My biggest concern is where I will end up when its time to move and if I will be able to handle living in a different state than my son and grandson.

no

This country's government (both parties) and the financial community and the specialists let the majority of my generation down. The congress squandered social security and the greed of the banking institutions/financial industry have created the largest class economic rift since the depression. Turning universities into an industry didn't help us either!

Interesting that your top retirement.com chooses to survey us. You realize of course that your surveys are biased by the fact that only those fortunate enough to even think about retirement bother to look at your pages?

What about the rest of the retirement age folks?

Spouse also has pension income.

Just that we never expected husband to have to retire early, thereby causing us to have to pay COBRA out of pocket for 29 months (until Medicare kicks in) for both of us. I don't have a decent option through my work (very poor coverage, large deductible and out of pocket, won't meet ACA guidelines until renewal 01/01/2015 and then will only offer "bronze" coverage level which won't work with our health issues).

I have decided to continue working (we were originally going to sell everything and RV for a while, then settle somewhere cheaper), as a result of the medical expenses.

We have planned our retirement for many years so we would know what to expect. Every time there was a bump in the road (i.e. job loss, market correction, etc.), we recalculated so we knew what income and expenses we would have in retirement. We think the best approach is to ba

We thought with many sources proclaiming housing has not recovered from the slide that we would be able to find a home suitable for us. I do have a specific type of home in mind and I don't seem to be able to find anything like it one the web so we may try to have it built. That may not happen as a lot would have to be purchased and prepared, builder hired etc. While much information implies that a small home consists of 2000 square feet or less, then we have always lived in small houses. The home I would build may not be affordable under these circumstances. It would be 2000 square feet or less.

Also, cost of living appears to be going up, groceries, housing, products and while the majority of people we know seems to be able to afford much we are concerned about our funds lasting.

There is nothing else at this time.

The survey is a great way to make me think about important retirement considerations. Confidence is still low, despite having a pension and a reasonable amount of funds set aside. We started very late in our careers saving for retirement, so we're putting aside everything we can into retire

We were fortunate enough to have multiple pensions that take care of our daily needs including golf, movies, and eating out. The money we have in IRAs is for our wants.

No.

Questions 10 , 11 not answerable

As a retired federal employee with almost 42 years of service and having worked at a relatively high grade our gross annual income is a healthy 6 figure amount and our home is paid for.

If Washington continues its reduction and feels the urge to start more wars, then the confidence of staying retired in the US is diminished, and more attractive and peaceful nations will offer more confidence in the enjoyment and financial sanity of it.

Health care costs going up concerns me also taxes

I am only in such good financial circumstances because I was a US civil service retiree, with good federal health insurance. I am also a service-connected disabled veteran, and get a large tax-free pension from the VA and totally free medical care for life from the VA.

Much more confident after reading articles about national averages for retired persons.

Of concern is the state of Illinois changing benefits of teacher retirement system and COLA benefits after spouse has retired, currently pending a court challenge. Also, possible taxing at the state level of benefits in the future.

no at this point

I think we have a higher confidence because we have multiple sources of income, including company pensions. We won't have to rely as much on Social Security because of the pensions and other income sources.

no

Should have done IRA earlier

While I am set for my retirement I know Most people 70+% will not be as well of as myself and will need collective support from their communities

While we are very confident about the financial area of our retirement, we are still discussing where we want to live.

No

Not much, country is broke, employment is limited and government at all levels is to large, ineffective and costly waste of tax dollars.

No pension, but have saved consistently during 40 working years and maintained a modestly aggressive balanced portfolio that has grown beyond our expectations.

We are very fortunate to have an excellent private pension which we will be taking in about 15 months

We both have large SS awaiting

We saved as if we never even had a pension, thus we have over 1 million in retirement accounts and investments

Our plan is a conservative one. Many things can go wrong, and we will be financially OK.

Things may get better if the economy improves and if we decide to move a more retirement friendly state.

I do not play golf, tennis etc. My wife loves to read, travel. I have a simple PA job that I love from a company that only hires 65+ as part time workers. I work all the hours I want. More if asked. I work 8am to Noon. We leave every two weeks at noon on Thursday (the end of MY week) an

College cost for children have changed all retirement plans

My confidence is always shaken when the government keeps looking at our savings with envious eyes.

If I thought I were going to inherit any money from my parents (to be shared 3 ways), I would have been wrong. They didn't have an excess but my Mom has since passed away. My dad is 93 but still in decent physical health, although his dementia is increasing. They had a nice home

Going through Bankruptcy presently due to wife's business failure due to cold, ice & snow weather this past winter after being in business almost 26 years. Wife 73, self 72. Terrible time in life to face this situation. Put's a dim light on life!

We are all blessed to have what is provided to us. It is our personal responsibility to make the most with what we have been given in all aspects of life. With contentment comes confidence.

I only plan on renting where ever I decide to live. I don't have to worry about buying a house or paying property tax and I can also pick -up and move somewhere else if I choose at the drop of the hat.

great surveys. I like looking at results

You never know what hand you will be dealt when you approach the end of your career, so that is impossible to plan for or even around. Losing your job and being unable to find another one when you are only 60 completely derails your retirement planning - and there is nothing you ca

EVERYTHING about the future is based on assumptions. So no matter what we say if those are wrong or off then things change. Continuous review along with a safety net, as well as the ability to alter your non-necessities costs either temporarily or long term is key.

Faith that we will be provided for. Enjoy our lives while we have our health. After we lose that, what difference does it make?

partially retired but will continue to work to supplement and delay utilization of retirement resources.

Pension will exceed SS when either of us dies.

I have confidence because it looks good on paper. I just retired though, so I'll have to see if the paperwork matches the reality.

If the government either federal or state has problems than I will have problems which could very well happen.

My wife is 5.5 years younger than me, so my current plan is to work until 70, which she turns 65. This will also allow my social security benefit to grow 8% a year for 4 years.

I have 10x my last annual salary saved!

Pray and rely on God to give us good and healthy future life. Be content with what we have, exercise regularly and/or have an active lifestyle, eat nutritiously and properly, and be happy (avoiding stress as much possible). Then I would have better confidence in my future retirement, by i

The one major concern, is what is going to happen to Social Security in our future?

We plan to buy supplemental insurance to help protect us in retirement

Without my pension I believe I would be in big trouble. Retirement was not in my mind in the 30s when I changed careers into law enforcement. I am glad I made that change from the airline industry. My airline pension is now under the PBGGC.

If one of our social security incomes is lost due to a death, the surviving spouse would have to downsize our residence.

Fidelity retirement income planner. I can withdraw an additional 50-60% annually and would not run out of funds at age 110.

We like to say "the future's so bright, I need to wear shades!" We can't wait for this next phase of our lives!

Debt free

Life is like a box of chocolates... Good Luck!

For the most part I plan to live off the interest on my investments. Hopefully, without having to touch the principle. I also plan to downsize and keep costs low.

Yep. Seems like people who saved are getting the raw end of current politics. Message is why try and do the right stuff when we are giving away benefits to almost everyone legal or in need or not.

At 4% withdrawal from 401/savings and with pensions and ss, life will be comfortable.

What confidence? No told me when there was still time that the whole situation would be this complex when I got to retirement.

I'm working on simplifying my life. I realize I'm the same person with or without things. A much smaller home, less expensive car and fewer possessions do not make me unhappy. It's very liberating. You can spend a whole lot less time worrying about things and more time doing things.

I hope those that delay receiving Social Security benefits aren't penalized by any future changes to the law that, if known, would have led them to decide on receiving earlier payments

As long as the market holds we'll be OK.

My wife and I have lived below our means for years, saving everything we can for retirement. Living below our means in the current/past has led to us being able to "step up" to a more extravagant life when we retire in 5 years. We now are planning on buying a class A RV and traveling t

Second option - quick painless death by the hands of a jealous lover. ?

My wife and I raised four children on two modest incomes with access to pension and insurance benefits in retirement. It's likely we will be better off in retirement than we were when we actually needed the money.

The country is heading in the wrong direction and I see no change in the future. Borrowing a phrase from the 1980's that is even more appropriate today, "The problem with socialism is that they run out of other peoples' money."

Not very confident, looking to move from NJ property taxes over 14k looking in De. Far from family 31/2 hrs is the place we loved. Would be great, can't make that decision. And need to sell our business or let our children run it. One if them is a problem.

I've learned that there is no sure thing. Just try to deal with it as it comes.

Really concerned about the Fed and its quantitative easing and when that bubble will burst.

I had dreamed of retiring and keeping a horse or two and giving riding lessons. I guess that will not happen.

Not at this time.

My confidence level is low!!!

Health care expense is the great unknown

We have been retired for fifteen years...we can pay our monthly bills, groceries, regular expenses, car, gas, etc. But from time to time we have to rely on our IRAs when something unexpected occurs. We are still able to vacation and enjoy life, we're not destitute, but not sure of the futu

House is paid off and we have 2.5M in other savings. Will work for 10 more years and things should be fine.

Looking to move to a warmer state with a lower cost of living to stretch my retirement dollars as much as possible.

We should be very comfortable unless the economy totally falls apart.

High velocity lead poisoning is always a viable alternative.

I probably have not planned appropriately for any devastating events such as a financial collapse, catastrophic illness or death.

No debt, house is paid for, \$3,300/yr in pensions, \$3.5M in investments, 57 yrs old, not retired & earning \$400k year.

No debt, house is paid for, \$130k/yr in pensions, \$3.5M in investments, 57 yrs old, not retired & earning \$400k year.

We will probably move to a residence where we have no mortgage payment and lower taxes, further strengthening our confidence in our retirement finances.

No

no

Hoping inflation and medical costs stay in check and stock market performs reasonably well.

I hope my money manager keeps doing a good job. When the US Government is involved, who knows what will happen.

Using pension + 401k + social sec, in that order, pension highest, ss lowest

I can't see how anyone relying heavily on Social Security could begin to afford long-term care insurance. The cost is just prohibitive.

I do not have faith in Social Security.

Until such time as I figure out where I will retire geographically and what I will do when I retire as an activity(s) to keep me occupied, I can not in clear conscious retire.

Wondering about the future of Social Security.

I started focusing on financial retirement goals early in my career and made sure that I was financially fit when I reached retirement.

Where to live in retirement is think I am least confident of. My wife does not know what she wants and if she's not happy I will not be happy.

Ironically, as the big banks foreclosed on a startling number of Baby Boomers between 2009 - 2011, wiping out the one big (and for most of us, the ONLY) asset and equity we had --- forcing us into apartment rentals --- landlords have taken advantage of these Boomer losses by charging ASTRONOMICAL rental fees, oftentimes equal-to or more than the cost of the Boomer's previous (foreclosed-upon) mortgage!

The American Dream of home ownership was just being realized, and the big banks wiped-out the Boomer's ONLY hope for a decent retirement. This is being "swept under the rug," is the elephant in the middle of the room that nobody is willing to talk about.

Boomers DO NOT want to live with their grown children, any more than have THEM!

Worry about the economy and lack of leadership in the country

I appreciate all you do, but somehow, you never really touch the problems of those who simply do not have enough to retire and don't know how they're going to keep a roof over their heads and food on the table. Some, like me, were disabled long before retirement became a possibility

The most effective exercise we used was to understand our expenses. We consolidated our credit card use to one access point and used one checking account to disburse the rest (cases where credit card use was not accepted.) We used that in a two year window. Over the last year v

With nearly \$2million I don't have much to worry about financially.

I have absolutely no confidence I would be able to afford to even live in a tarpaper shack ans eat dog food. Hope I die before I retire.

We retired early, sold most of our stuff, downsized to a smaller home in Florida (from PA) and have never been happier. I would highly recommend to younger people to do some smart planning with a good financial advisor and not put so much importance on having the biggest, the best, the newest and ending up living paycheck to paycheck.

No matter the level of confidence, there will always be rolling of the dice in retirement: stock market, health, longevity, etc. The only certainty is the final outcome. In the meantime, if you have done your homework and living within your means, enjoy your retirement.

Spend the money and have a retirement plan run before you retire to prevent surprises and build confidence.

we are saving as much as possible - hope to retire in 11 to 12 years. Will wait for 2020 census data est. to be available by 2022-2023, downsize and move.

Sizing down your place of living and lowering your tax burden is also important.

I need everything to continue as is. I expect medicare to be available for me next year. Same goes for ss as my pension.

I can live pretty cheaply until a health emergency shows up.

Will need to relocate because living in the NY metropolitan area is too expensive.

Advice to those younger...plan early, save by "diminishing your desires"(quote from my mother-in-law who died at 98 yrs.) because we don't know how long we will live and still figure out ways to have meaningful fun while you are topside on this earth!

No one knows what the future holds. I made some financial blunders in my life. I have done what I could to recapture the losses. Then, I have to put my trust and faith in God to take care of me.

Save, save, save, before you retire.

My comfort lies in the knowing of my "Fixed" Residential Living Expenses. No surprises with a high heating bill in February or a high electrical bill in August. I have a large balcony for fresh air & can walk the 17 acres for exercise. I love my pool!

no

Please know that which political party is in the White House will determine how well the middle class will prosper, especially us seniors. I am really concerned that our savings for retirement could be hit to support those people on welfare because where else will this money come from?

Our retirement is based on getting the hell off of Long Island. Going West. Eeeyahh!!!

Biggest question/hurdle is the cost of health care. Employer sponsored premiums go away when retired. It's the single largest factor in preventing retirement prior to Medicare eligibility.

Retired early from good employer (pension), large amount of savings (401k), and health insurance plan for retirees. At first I thought this would always be available but after 7 scary mergers, I saw it was an end to this era and felt sorry for my fellow workers that were abandoned along th

Since I am a widow taking my husband's social security I wish it was higher so I wouldn't have to work for the rest of my life.

Just hope I remain healthy so I will be able to keep working if I can't I might as well be dead!

I am confident my future is going to be OK

Planned ahead, have trusts and LLC

Friends tell me it is not that hard. I was planning on retiring May 2015, but things keep popping up that I need to pay for and I am uneasy.

Please encourage provider supporters (insurance, medical, Medicare, social organizations, etc) to check with users of such services directly before planning, building and creating large projects. Additionally, all levels of conditions and financial matters MUST be considered when using s

I'm hoping (and think I can) to live off pension and ss and a bit of "mad money", have outside 401 k and leave 401 for children/grandchildren. I'm also hoping (really, not kidding) that I don't have a ridiculously long life unless I'm healthy, able to take care of myself (both physically & mer

We also have a million \$ or so in an inheritance

We currently live in Virginia, but intend to relocate to a more retirement friendly state, climate and financial.

I don't know too many people who are financially secure in this economy and most people will have to live within their means. No trips to Italy every year...oh well, we have to make the best of what we've got.

Delaying SSN as long as I can to maximize return. Compounded when my wife files for joint award.

Working later and starting retirement later means your savings and 401k to not need to last as long. Also you have more time to save and pay down or pay off debt IE home and cars.

Although we have a good amount saved I'm still nervous about being able to live the lifestyle we are used to.

Although we have a good amount saved I'm still nervous about being able to live the lifestyle we are used to.

Health is very good and I will be 63 when I retire at the end of this year, going to buy foreclosed homes and flip, this will pay off some dept and add to retirement income

After many years of worrying about money, it looks like I can stop being so thrifty and can look forward to a comfortable retirement. I just need to find something to do once I stop working.

Just that I am not confident in being able to determine income and expenses when retired

We are quite lucky, as we will have two military pensions, one Federal government pension, and several 401K/Thrift Savings Plan accounts. We are also living in a state that doesn't tax these revenue streams. If our Social Security gets fixed, we will want to claim benefits and try to maxim

I have embraced simple and frugal living so my investments grow much faster than I take living expenses out of them. I will have the money when I need it later in life.

Very little or no debt

Having the time of my life. Highly recommend that people retire early before health declines.

What small /medium size cities/towns have:

Low taxes

Patriotic citizens

Reasonable cost of living

Courteous drivers (no road rage)

Religious and/or strong moral values

Friendly people (welcoming and sociable)

Good weather (no 90+ degree temps, high humidity or snow)

No one (including illegal aliens) allowed to abuse the entitlement system

Good luck finding that place!

downsize either before or immediately after retirement.

Health and longevity are the two biggest items to try to plan for. Right now we are healthy, but who knows what the future will hold for us.

I hope to keep working with a limited number of customers and retain about 20% of my pre-retirement commissions.

No.

Everyone talks about their IRA & 401 Plans as if everybody had the disposable income and opportunity to take advantage of these while they were working. Not everyone was that fortunate. I'm not the only person who dealt with illnesses, strikes, etc. and had 2 jobs most of my working

Good investment strategy and advisors - Fidelity.

no

I know I can not stay in Illinois, especially if they decide to tax retiree income. They are already considering it. My property taxes are already \$7600 a year. Too much on a fixed income. I can work for now, but later it will be impossible. Even now (62 to 65) I am limited to making \$15,000

With this Congress, I'm not confident about anything!

NOT THAT I KNOW OF AT THIS TIME.

With retirement approximately 5 years away I feel very unsure that I have done enough. I do not want to enter retirement with a mortgage payment and due to college costs, etc we still owe a good chunk on our current home. We have already downsized once since our kids left home s

I still try to stay on top of all retirement issues. You can always learn new things and should always be willing to listen to new and/or different ideas.

No

We are just retiring, in fact my husband worked his last day today, what a coincidence I found your survey today. I have read and studied and computed so I have a plan for us but it will take a year or two of working that plan to have real confidence that it is the right plan for us. Starting ot