

Contradiction Don't Exist

- **YOU SAY** that you know you must begin investment for retirement
- **YOU SAY** that you know you will need a lot of money
- **YOU SAY** that you will begin investing for retirement soon

You know, you will, you can, but you DON'T

Many years ago, I began reading Ayn Rand, who repeatedly stated that contradictions do not exist. Check your premises she said, and you will find that one of them is wrong. What if we take those words and apply them to the statements shown above?

You know you must begin investing for retirement but you have taken no concrete actions. You have NOT signed up for an employer sponsored retirement plan (if offered). You have not opened an IRA account or spoken with a financial professional such as a CPA or CFP® professional. Maybe you're busy you say? We are each given 168 hours per week. How is it that some achieve remarkable progress and others watch 28 hours of football on TV, or play 30 hours of video games? Make TV time a priority and you're a coach potato. Make gaming a priority and you're, well, I'm not sure. But you're sure not productive.

Maybe you're saving for a car that you really can't afford, or spending ungodly amounts of money on fancy coffee each day. It doesn't matter! If you don't change your priorities, you will face a miserable and poor retirement with little choice as to how and where you will live out your days.

You see, wonderful choices about *how and where* you will live is reserved for those that make preparation for retirement a priority. If you know that you will need a tremendous amount of savings, what the heck are you waiting for, an inheritance or a winning lottery ticket? You can't be that foolish...or can you?

The majority of Americans are in very poor shape when it comes to retirement savings. So I will ask you, why on earth would you want to be one of them? Once you understand that it is your sole responsible, hopefully you will begin to take action. Your family, your employer, the government and every other group you can name, it's not their responsibility. It's yours!

As a Chartered Retirement Planning Counselor SM I am very aware of the actions necessary to achieve a positive outcome when investing for the *day after* your last paycheck. Few people have the ability to navigate the complexities on their own. You may be a wonderful sale manager, crane operator or architect. But the skill set required for this type of long term planning is probably not a talent you possess.

Give yourself the evening to think it over, and then get busy. Ask colleagues for referrals to competent professionals that can assist you with setting up a retirement accumulation plan. Shown below are a few of the credentials you may wish to look for:

- Chartered Retirement Planning Counselor SM
- **CERTIFIED FINANCIAL PLANNER™ professional**
- Personal Financial Specialist
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One final thought, if you fail to prepare for a financially abundant retirement, odds are, you will have no one but yourself to blame. I suggest you get busy.

Rodger Alan Friedman has over three decades of experience designing and managing retirement portfolios and advising clients on retirement matters. For additional information and a free special report on preparing for retirement, please call 1-844-3-MY-PLAN or visit: www.RodgeronRetirement.com

**Retaining the services of a financial professional does not ensure a favorable outcome.*