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Monday, October 17, 2022 2:18 PM

Chapter 10: Planning for the Future: Retirement and Estate Planning

Taking Charge of Your Long-term Future

Planning for Your Retirement

Overview of Retirement Planning

Changing in Retirement Planning

- Most people retire around 65
- **Pension Plan/Defined benefit plan:** provides a retiree with a guaranteed payment from his or her employer for the remainder of the retiree's life
- **Defined Contribution plan:** sets how much you and your employer will deposit into your retirement account

Planning Your Retirement

Estimating Your Financial Retirement Needs

Career Average Income

1. Below-median income: \$23,000.
2. Median income: \$50,000.
3. Above-median income (consistent with a college graduate): \$78,000.
4. High-median income: \$120,000.

Wage Replacement Rate for Retirement Living

- **Wage replacement rate:** a percentage, usually between 70% and 80%, which represents a consistent standard of living between pre- and postretirement.

Social Security

- **Pay-as-you-go system:** meaning that current taxes fund the vast majority of the current retirement benefits paid to retirees

Saving for Retirement

- **Retirement savings rate:** just the percentage of your income that you need to put aside for retirement.

Retirement and Savings Income Lifecycle

- **Longevity Risk:** if you live longer than expected you can run out of money

Defined Contribution Plans

- **Vesting:** A retirement savings rate is just the percentage of your income that you need to put aside for retirement.
- **Tax-deferred:** means that you will only owe taxes when you begin to take distributions from the account.
- **Required minimum distributions (RMDs):** obligatory withdrawals

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