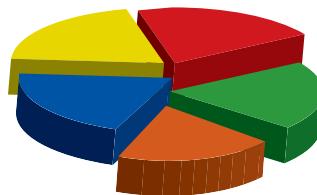


5x5 Guide to Retirement

Put the essentials of retirement planning at your fingertips. Tear out this page and tape a card or two (or all five) to your computer—or stash them in your wallet for your next meeting with your adviser.



► 5 Numbers to Know

80

Percentage of your pre-retirement income that you can likely live comfortably on after you retire.

72

A neat, if sobering party trick: to figure out when your money will be worth half of what it is today, divide 72 by the rate of inflation.

17

Percentage of retirement income that comes from Social Security for the most affluent retirees.

95

The new 85! Thirty-year retirements are no longer so exceptional; plan for your savings to last to this age.

4

Percentage of your nest egg you can safely withdraw the year after you retire. Adjust for inflation every year after that.

► 5 Funds to Rely on

GET DIVIDEND INCOME
T. Rowe Price Equity Income (PRFDX) EXPENSES: 0.70%

MIX STOCKS AND BONDS IN ONE FUND
Oakmark Equity and Income (OAKBX) EXPENSES: 0.81%

INVEST CONSERVATIVELY IN STOCKS
Jensen (JENSX) EXPENSES: 0.85%

INVEST CONSERVATIVELY IN BONDS
FPA New Income (FPNIX) EXPENSES: 0.61%

SAFEGUARD AGAINST INFLATION
Vanguard Inflation-Protected Sec. (VIPSX) EXPENSES: 0.20%

► 5 Web Calcs to Consult

FIGURE OUT HOW MUCH YOU SHOULD SAVE

► cnnmoney.com/retirementplanner

ESTIMATE YOUR SOCIAL SECURITY BENEFITS

► ssa.gov/estimator

SEE HOW LONG YOUR MONEY WILL LAST

► troweprice.com/ric

FINE-TUNE YOUR ASSET MIX

► morningstar.com/tools.html

DECIDE BETWEEN A ROTH AND A REGULAR IRA

► vanguard.com/rothconvert

► 5 Blogs to Bookmark



moneystwocents.com MONEY writers tackle everything from 401(k) reform to the health-care debate.

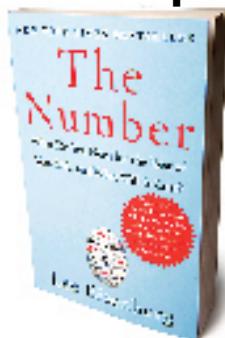
gotoretirement.com A baby boomer keeps tabs on useful retirement news and advice.

theslottreport.blogspot.com An IRA expert discusses how to get the most out of your savings plans.

retirementrevised.com How the latest generation of retirees is changing the traditional thinking on post-work life.

getrichslowly.org This well-established personal finance blog has extensive retirement coverage.

► 5 Great Reads to Pick up



Books

The Number: A Completely Different Way to Think About the Rest of Your Life by Lee Eisenberg
New ideas to help clarify your retirement goals

The Bogleheads' Guide to Retirement Planning by Taylor Larimore, Mel Lindauer, Richard Ferri, Laura Dogu
Advice from the disciples of Vanguard founder John Bogle

Encore: Finding Work that Matters in the Second Half of Life by Marc Freedman
How to reshape your work life, not give it up

Money Articles at cnnmoney.com/retirement

Retire Without Taxes

Why a Roth IRA is your retirement ace in the hole

Living It Up in Retirement

The lowdown on continuing-care communities

For more money tips go to
www.cnnmoney.com/newsletters



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