

Is Your Retirement Safe?



**Protect Your Retirement
With a Quick & Easy 20-point Checklist**

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“Is investing in gold bullion a wise decision for your retirement?”

[Click Here to find the answers at GoldRetiree.com](#)

Protect Your Retirement With a Quick & Easy 20-point Checklist



From: The offices of Goldretiree.com

Dear fellow saver and investor,

As retirement approaches, or if it has already arrived, your most important task is to protect your retirement savings and investments.

Without your retirement savings and income, you cannot afford to pay the bills or enjoy your retired life.

As much as we need to grow our savings or generate an income, retirees must guard their savings against a financial crash or dramatic change of circumstances.



Avoid financial shocks in your retirement

We know many investors who lost money in the Great Financial Crisis of 2007-08 and are still suffering today.

The truth is that in your retirement you do not have time on your side to make back any losses.

We don't want that to happen to you.

So, we created a 20-point checklist to help you protect your retirement.

It's a quick and easy read to protect your wealth

It will help you sleep well at night through your retirement years!

Best Wishes ... The team at GoldRetiree.com

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Protect Your Retirement With a Quick & Easy 20-point Checklist



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“Is investing in gold bullion a wise decision for your retirement?”

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Protect Your Retirement With a Quick & Easy 20-point Checklist



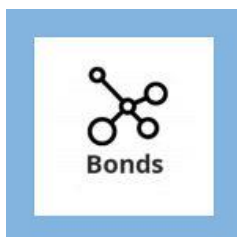
1. Will an Annuity provide the income you need?



Guaranteed income sounds great but will the annuity last your lifetime? Will the company issuing the annuity be around for all of your retirement? Do your research and consult a financial professional.

Notes:

2. Do the Bonds you own meet your retirement goals?



Bonds protect many retirement plans giving stability, income, security and tax savings. Check the bonds you own help you achieve your retirement goals. Avoid junk grade bonds.

Notes:

“Secrets of wealthy Investors: Discover how gold protects your retirement savings from a market crash” [Click Here to find out more at GoldRetiree.com](http://GoldRetiree.com)

Protect Your Retirement With a Quick & Easy 20-point Checklist



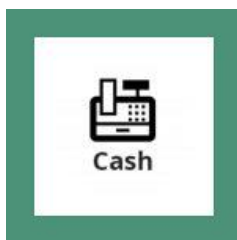
3. Could your Business ruin your retirement?



If you own a business make sure your retirement savings are not at risk from a business collapse. Choose a retirement plan that suits your business and personal goals. Separate your business and personal assets wherever possible.

Notes:

4. Do you have 3-6 months living expenses in Cash for emergencies?



Cash is king in times of crisis. Sleep well at night knowing you have money on hand for unexpected expenses. Hold cash in a bank with FDIC protected deposits up to \$250,000.

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5. Are your valuable Collectible items insured and stored safely?



Protect your collectibles but don't rely on them for a big retirement payday. What is collectible today may be worth less in the future. Treat them as a bonus part of your wealth but not central to your retirement.

Notes:

6. Do you know your government Entitlements?



Don't lose income or grants you are entitled to as a U.S. citizen. Know your rights and protect your entitlements for retirement. Equally, don't expect government help to always be there, be prepared!

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7. Is your retirement at risk from any ETFs you hold?



Exchange Traded Funds (ETFs) benefit from low fees and ability to buy and sell just like stocks. However, they are becoming increasingly complex so make sure your ETFs are not risking your retirement.

Notes:

8. Will Healthcare costs ruin your retirement?



Do you have retirement healthcare organized? Look after your health and enjoy your retired life. Keep active and social. Prevent health problems as much as you can. Budget sensibly for your health care needs.

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9. Are the important aspects of your retirement Insured?



Insurance is only costly when you need it and don't have it. Make a list of the important things in your life and talk to an insurance professional on how best to cover them. Make sure your insurance is always up to date.

Notes:

10. Can you rely on your IRA or 401(k)?



Is your IRA or 401(k) invested to provide the retirement income you need? Can you rely on your employer's contributions to your 401(k)? Make sure they can afford to pay you the pension you deserve.

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11. Are your job skills up to date?



Protect your retirement with valuable extra income. Choose a second career in retirement to keep you busy, motivated and generating an income. Keep your independence with your own working income.

Notes:

12. Are you exposed to legal action in your retirement?



Protect your family, assets and retirement from legal action. Talk with an attorney on the best strategies to use.

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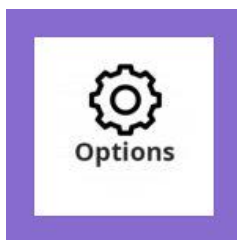
13. Will mutual funds protect your wealth?



Not all mutual funds are created equal. Check the performance and fees and how the fund matches your retirement goals.

Notes:

14. Do you trade (or want to trade) options?



Beware! Losses from options or derivatives can exceed your investments many times over. Retirees have less time to recover their finances from losses compare to younger generations. Don't let risky investments ruin your retirement.

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15. Are your personal finances well managed?



Pay down personal debt such as loans and credit cards. Spend less than you earn. Save 10% or more of your income. Don't let high personal expenses ruin your retirement.

Notes:

16. Do you own gold or silver?



Protect precious metals in a secure bank or bullion vault. Use a gold IRA to hold gold for retirement. Holding gold bullion is often used as protection against financial crises – did you know gold rose 117% during the GFC?

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17. Do your real estate investments give you positive cash flow?



Keep debt levels low and cash flow high to ride out real estate downturns. Pay down your home mortgage. Insure your properties. Positive cash flow from your real estate investments can be a big help in your retirement.

Notes:

18. Do you have a plan for your retirement?



We're talking about retirement goals, dreams, travel, interests and experiences and how you plan to make them happen. Without a plan, you could find yourself in serious financial difficulty. Know what you can and can't afford to do. Protect your plan and enjoy your retirement.

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19. Are you a conservative or aggressive stock investor?



Do not mistake speculation for investment. Balance growth and income according to your age and retirement plans. Diversify your stock purchases, use stop losses and take a conservative, long term view.

Notes:

20. Will taxes steal your retirement?



Know your tax obligations. Keep taxes up to date and avoid dubious deductions. Do not give the IRS a reason to visit! Do not put your retirement at risk because of tax demands.

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Useful Links	
Annuity	Wikipedia
Bonds	Investopedia – Bonds and Retirement Investopedia – Bond Market Basics
Cash	FDIC – Federal Deposit Insurance Corporation Investopedia – FDIC Insurance
Collectibles	Investopedia – Collectibles IRS – Retirement Plan FAQs
Entitlements	Benefits.gov
Exchange Traded Funds (ETFs)	US News – ETFs SEC – ETF Answers Yahoo Finance – ETFs
Healthcare	CNN Money – Retirement Healthcare Healthcare.gov – Retirees Medicare – Retiree Insurance
Insurance	My Retirement Paycheck CNN Money – Life Insurance
IRA / 401(k)	Reviews.com – IRA Accounts
Job / Career	My Lifestyle Career – 100 Second Acts AARP – Career Change
Legal	Pension Rights.org State.gov – Retirement Abroad

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Useful Links	
Options / Derivatives	Forbes – 5 years after the GFC Bloomberg – Derivatives
Personal Finance	Suze Orman – Retirement Planning Practical Money Skills – Retirement
Precious Metals	Gold Retiree – Why Invest in Gold? Kitco – IRA Ampex – IRA Benefits
Real Estate	US News – Adding to Retirement Bank Rate – Rental Income Huffington Post – Overseas Real Estate
Retirement Plan	Gold Retiree – Top 55 Retirement Planning Websites Can I Retire Yet? Retirement Café Financial Mentor SEC.gov – 10 Things to Consider
Stocks	Morningstar US News – Stocks and Retirement Lifehacker – Protect from a Stock Market Crash
Taxes	Kiplinger – State Taxes IRS.gov – Seniors and Retirees About.com – Retirement Taxes

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Thank You for Reading!

We hope this checklist helps you protect your retirement.

Discover how to protect your retirement at ...

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