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**Blooming Boomers – Women and Retirement**

**By Carol Gegner**

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Blooming Boomers - Women and Retirement

Is your retirement looming off in the not too distant future? Do you have dreams of a life filled with rest and relaxation? Perhaps you envision vacationing year round. Those images sound pretty idyllic, especially if you are currently working long hours and feeling the stress and strain of your job. Working women are continually being stretched in a myriad of directions. That often translates into putting retirement planning and plans for retirement on the back burner of life.

Do you know that Baby Boomers are retiring at the rate of 10,000 every day in the United States! The oldest boomer is now 58 years old; the youngest is 40. They number 76 million in our country. Are you in that number?

The boomers have had a huge impact in our country. The first wave of baby boomers filled up our schools in the 50's. They changed campus politics in the 60's with their protests, marches and sit-ins. They were entering the work force in the 70's and 80's. The 90's brought changes to the workplace such as flextime and family leave time. Now boomers are entering the retirement phase of life. They are living longer, retiring earlier and their focus is on lifestyle, not age. Imagine the impact they will have on retirement!

Boomers are redefining retirement as a new career life transition. However, most aren't prepared for managing that transition. More time is spent on planning a vacation than on the next thirty years beyond retirement! Yes, many have been preparing financially with contributions to their 401K's, Roth IRA's, etc. However, retirement is more than finances.

There is the human side of retirement. For retirement to be truly successful people need to embrace the idea of life planning. How can we workers replace the function that work has played in our lives? One of the benefits of work is remuneration. We get paid for what we do. It gives us a sense of financial security.

## Blooming Boomers – Women and Retirement

But work provides us with more benefits than just remuneration. It helps us with the following: time management, socialization, a sense of purpose and status. Let's take a closer look at those benefits.

Work gives structure to our life by managing our time. At times, it over manages our time and leaves little time for fun. Through our work we have agendas and schedules to follow. We know where we are supposed to be and what we are supposed to do. It keeps us organized.

At work we socialize with our co-workers and clients. We form and develop relationships that give us a sense of connection and belonging. We spend our time interacting and communicating with others to get the work done. We have a sense of camaraderie.

Many of us receive the benefit of status from our work. Our sense of personal worth and identity are derived from work. We experience a clear picture of who we are and what we do. We get recognition for what we do.

Work provides us with a sense of purpose. That purpose gives meaning to our lives because we are helping others in some way. We receive some qualitative measure of satisfaction in our life.

How will the functions of work be replaced when you retire? How will you get fulfilled? Those above mentioned benefits of work are just one aspect of what life planning is all about. There are fourteen other factors to consider when preparing for retirement. For example, how will you define who you are when you aren't working? How adaptable are you to making changes in your life? How well do you rely your own internal sense for guidance and direction? These are important questions to consider when thinking about what retirement means to you.

Retirement is a complicated process that requires planning and introspection. It's not just about the money. There are important social, mental and physical implications as well.

Many of you won't follow the traditional model of retirement. Some will continue working full time at something you truly enjoy while others will work part time because you need the money. Perhaps you will start your own business or volunteer your time to worthy causes. As a Blooming Baby Boomer you probably won't spend the next thirty years sitting and watching life pass you by. This is the age of a new retirement.

Is it time for you to give some attention to your future retirement? Vacationing year round may not be the solution that puts genuine meaning in the next phase your life. Don't short change the next thirty years of your life. You'll want to continue blooming!

Carol Gegner ©2004

Carol Gegner is President of Executive Coaching and Consulting Systems and publishes Keys to Success, a FREE monthly ezine. She is a certified retirement coach working with Baby Boomers who

want to do some life planning for a successful retirement. For more information go to [www.coachexecs.com/programs.html](http://www.coachexecs.com/programs.html) or email her at [carol@coachexecs.com](mailto:carol@coachexecs.com).

## **The Right Mutual Funds For Baby Boomers**

**By C.C. Collins**

### **The Right Mutual Funds For Baby Boomers by C.C. Collins**

The Right Mutual Funds For Baby Boomers By C.C. Collins, Wealth Strategist,  
<http://wealthscientist.com>

If you are a baby boomer, time is not on your side. Many baby boomers see retirement age fast approaching with little to nothing in the way of retirement assets that will allow them to actually retire and live a comfortable lifestyle.

With the benefit of time in short supply, substantial investment performance in a shorter than normal time frame becomes strikingly important.

Mutual Fund Advice A case could be made that a special type of mutual fund, an index mutual fund, in conjunction with careful market trend analysis (not predictive market timing) could be used to achieve higher returns faster than a standard mutual fund.

As to the specific type of index fund to consider using, investors would do well to "keep it simple" and use an index fund that tracks well known indexes like the S&P 500, Nasdaq100, and Wilshire 2000.

Index funds that track any of the major indexes are just taking advantage of the concept of diversification. The only remaining risk is whether the entire market goes up or goes down and one can switch to a fund that is designed to profit from a down market when such action is called for.

There are very few active investment managers that outperform index funds or exchange traded funds over a five year or greater period. This is why an index fund is recommended in the case of baby boomer-aged investors who need stellar performance over shorter time frames.

Mutual Fund Selection

Mutual Fund Action plan

Mutual Fund Research

Mutual Fund Investment tools

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C.C. Collins is a Financial Planning Advisor and Author of "Scientific Wealth Strategies" at

<http://wealthscientist.com>. Find more information at <http://networthpublishing.com>



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