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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Should You Retire?

By Henry Clark

Have you have reached retirement age and are contemplating whether to retire or not? Are you torn between retiring to your golden years or continuing to work for a few more? Here are a few tips to make your decision a little less painful.

1. Consider Your Age

If you are in the 55 to 65 age range, retirement will already seem attractive to you. First of all consider your age. Realistically speaking, we only have limited number of years on this earth. Look at what you would still like to accomplish with those remaining years. Would you like to spend time going around the world? Or do you have any goals you wish to fulfill if it weren't for the daily grind of work? If that is so then you can factor in these goals and lay out a time table for your retirement and activities afterwards.

Another age-related issue to consider is your 'actual age.' You actual age is a measurement to verify how old your body really is. Have ever wondered why some people look about 5 years younger than they really are? This could be because their bodies really are of that age. The factors that determine this aging are genetics, health habits, diet and others. If you feel that your physical age is way beyond working, you may choose to retire.

2. Health

Is your health preventing you from being productive in the workforce? Or is your health making work more uncomfortable for you as time passes by? You may want to check with a doctor for a total health evaluation before considering continuing with work

3. Family

Some people will want to spend more time with their families as the twilight years approach. You may want to factor this into your decision to retire.

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4. Finances

Will you be financially capable of sustaining your lifestyle well after retirement? If your retirement savings are not up to par with your spending lifestyle after retirement, you may want to stick it out with work for a little while longer. You also have to consider the fact that some retirement plans become more attractive if you retire later. But if you have saved up enough finances to tide you over those needs and enough to cover unexpected expenses such as medical fees, etc. as well as expenses for your planned vacation trips and other goals, you will want to retire early.

Also consider the fact that many people who retire find out that life without an occupation will turn out to be very boring. You may want to keep in touch with your employer so that he or she may offer jobs that you can do on part-time basis such as consultancy, filling in for those on vacation, etc.

Henry Clark can show you how to make the most of your retirement years. Visit his website and learn more

<http://www.push-button-online-income.com/retirement>

Early Retirement: What You Should Know

By Stanley Emerson

For many reasons, more and more people are opting to retire at an early age. The growing trend for the retirement is based on the fact that people are enticed to retire early than continue working and wait until they reach their retirement age of 65.

In fact, most of the surveys conducted in the United States asserted that 60% of the respondents would love to retire at an early age.

In reality, there are many benefits that people can derive when they retire early. However, there are also many consequences that result from early retirement. What they do not know is that early retirement has the potential of bringing more problems than reaping in benefits and advantages.

Here is a list of some of the reasons why retiring early can be a pretty risky activity.

1. Not in accordance with the regulations of Social Security

When people will retire at an early age, there is a great possibility that they cannot immediately obtain their Social Security benefits. This is because according to the rules and regulations of Social Security, anyone who is born after 1938 will have to wait longer than their retirement age of 65 before they can get their benefits.

Hence, early retirement may only contribute to a negative upshot if the older people's finances were not managed properly and the only thing they expect to help them are the Social Security benefits they

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can get.

2. If people who took early retirement get sick, they cannot acquire some Medicare benefits.

This is because the age when people can get their Medicare benefits is when they already turn 65. Hence, if they are hospitalized and they have already filed for their early retirement, they have to obtain the necessary amount of money in order to cover the expenses in the hospital without Medicare.

3. Penalty charges apply to those who retired early and had withdrawn their IRAs early.

For people who would like to retire at an early age and wish to obtain their IRAs, they have to face a hefty 10% penalty charge.

Moreover, experts contend that the nest egg of people who wish to retire early is only 80% of what they should be getting when they retire at the age of 65.

The bottom line is that early retirement is, indeed, a personal choice and preference of an individual but one must consider the factors that may affect their life in the end.

Henry Clark can show you how to make the most of your retirement years. Visit his website and learn

more

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