

Autumn Offers Lessons for Retirement

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In autumn, animals know winter is coming and take the steps to prepare. Bears grow thicker fur and settle in for peaceful hibernation. Squirrels collect and store acorns and other nuts. Birds, favoring warmer weather and having the means to make it possible, fly south for the winter.

When it comes to preparing for retirement, we can learn from the animals -- making sure the transition into the later years of our lives is as smooth and comfortable as possible. The best place to start is a visit to www.socialsecurity.gov.

You can get an instant, personalized estimate of your future Social Security benefits at www.socialsecurity.gov/estimator.

To prepare for a comfortable retirement, you should start saving as early as possible. Social Security is the foundation for a secure retirement, but was never meant to be the sole-source of income for retirees. In addition to Social Security, you also will need savings, investments, pensions or retirement accounts to make sure you have enough money to live comfortably when you retire. Learn about retirement planning and how to save at www.socialsecurity.gov/retire2/other2.htm. But wait, there's more.

If you decide you're going to be a "snowbird" when retirement comes, and go to warmer climates during winter weather, make sure that your Social Security payment goes with you. The best way to do that is to use direct deposit. You never have to worry about where your monthly payment will be delivered — it will show up in your bank account whether you're in the Dakotas or the Florida Keys. Learn all about electronic payments at www.socialsecurity.gov/deposit.

Whether you're in the spring, summer, or entering the autumn of your life, the best time to start preparing for retirement is always the present. A good place to start is at www.socialsecurity.gov. Even the animals know they can't wait until the last minute to prepare for a comfortable winter. Take a lesson from our furry and feathered friends and prepare for your own comfortable retirement.

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