

Senior Money Tree

Delaying your retirement.....?

This is a dilemma in the current economic and job climate. Many will have no choice because the lost savings and retirement fund account balances while others have had positions eliminated during pre retirement peak earning years. Job replacement has found them underemployed with sizable income loss.

Those with good positions that will not force mandatory age 65 retirements may want to take advantage of the option to continue as added precaution as we work through the next few years of uncertainty.

If you are a business owner and are planning on selling your business and using the sale proceeds to help boost your retirement income, please be aware you have a lot of work to do to get your company ready to sell. It usually takes 2-5 years to create and implement a good plan that will assure you a solid price and guarantee the pay off. Many have been sorely disappointed to find out that the succession they put together failed and the money they were counting on is not going to show up. We can help you design and implement a plan that will work. We have a Partner that specializes in business selling and buying. [Business Owner Presentation for getting your business ready to sell.](#)

[Call our direct lines](#) to schedule a complementary consultation with one of our advisors. We will direct questions to discover where you may want or need assistance. We can quickly give you the direction you need. We will not be giving specific advice on any issues. Also we will not discuss legal or medical issues during the consultation. We have Partners and Resources that may help you, [Please contact us for a complementary consultation.](#)

Below are some useful additional tools:

[Benefits of Delayed Retirement Planner](#) *The Social Security web site.*

[Delayed Retirement Frequently Asked Questions](#) *Good Insights.*

[USA.gov for Seniors](#) *This site provides a variety of financial planning tools, including a Federal Employees Retirement Calculator.*

[The Employee Benefit Research Institute Ballpark Estimator](#) *Use this calculator to get a basic idea of how much you need to save before you retire*

[Taking The Mystery Out Of Retirement Planning](#) *This information is valuable to everyone, but the booklet, which includes worksheets, is specifically designed to help those who are about a decade from retirement.*

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[Delay Your Retirement](#) *The Trusted Expert Network is a group of the top experts in the fields of finance, real estate, technology, and health. Find the top minds and the best advice for free.*

[Help Yourself and America: Delay Retirement](#) *Yes, Americans who delay retirement for just one year will not only help themselves but they also help their country big-time.*