

**TAKING THE MYSTERY OUT OF RETIREMENT
PLANNING**

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The tax treatment of these payouts will be different. Consider what happens to your Social Security and to retirement benefits if your spouse dies or you divorce. Yes, your retirement plan is protected by your employment contract and state and federal law.

You may want to tackle one or two chapters, fill out the worksheets provided. For instance, your risk of losing money is less if you buy shares in several mutual funds investing in various types of assets such as large company stocks, small company stocks and bonds. You also have some legal protection if something bad happens to your employer-sponsored retirement plan. The tradeoff for aiming for higher returns is taking on more risk, including the risk of losing money.

Part of solving your retirement mystery will be deciding how to handle your retirement as a starting point.