

5 IRA & 401(K)

# MISTAKES

RETIREMENT

you are making

Pensions, Social Security, employment plans, estate planning, annuities – with so many options for retirement saving, it can be tricky figuring out where to begin!

## THE RISING COST OF RETIREMENT



**\$500,000**  
Gen Xers and Baby Boomers estimated they would need \$500,000 for retirement \*



**\$50,000**  
The median retirement savings for all households in the U.S. is \$50,000 \*



**\$738,400**  
MetLife put the average cost of retirement at \$738,400, but could be well above \$1 million if you reside somewhere with a high cost of living \*

\* According to Transamerica's latest retirement study

## 5 IRA AND 401(K) MISTAKES

The most common mistakes that investors make when preparing for retirement.

1

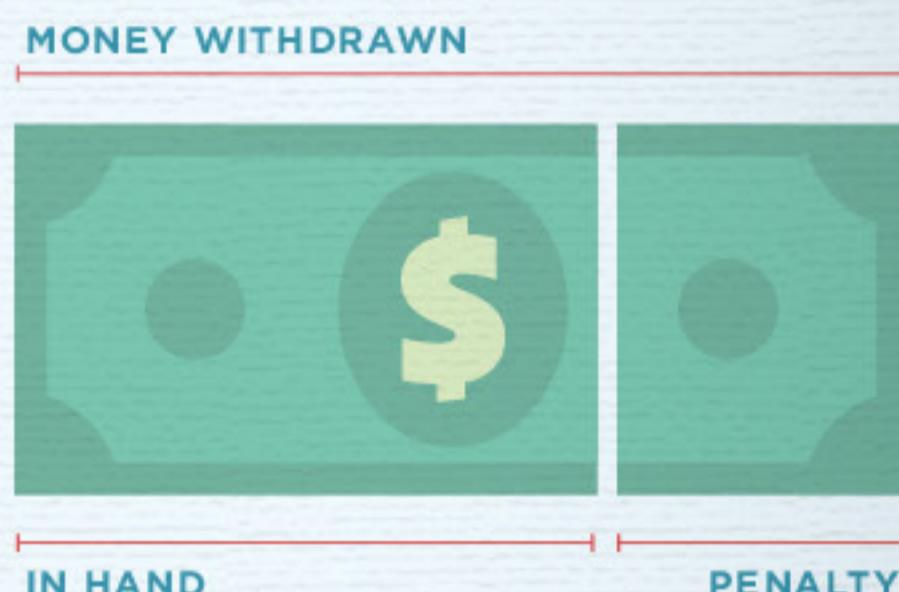
### Lack of Portfolio Diversification



Balanced portfolios share a few things in common. They are diversified between paper and physical investments.

2

### Withdrawing Lump Sum



Many people who need access to cash believe their only option is to withdraw IRA funds and incur penalties. They have options - they can transfer a portion of their IRA into physical gold and silver that can more easily liquidate when the funds are needed.

3

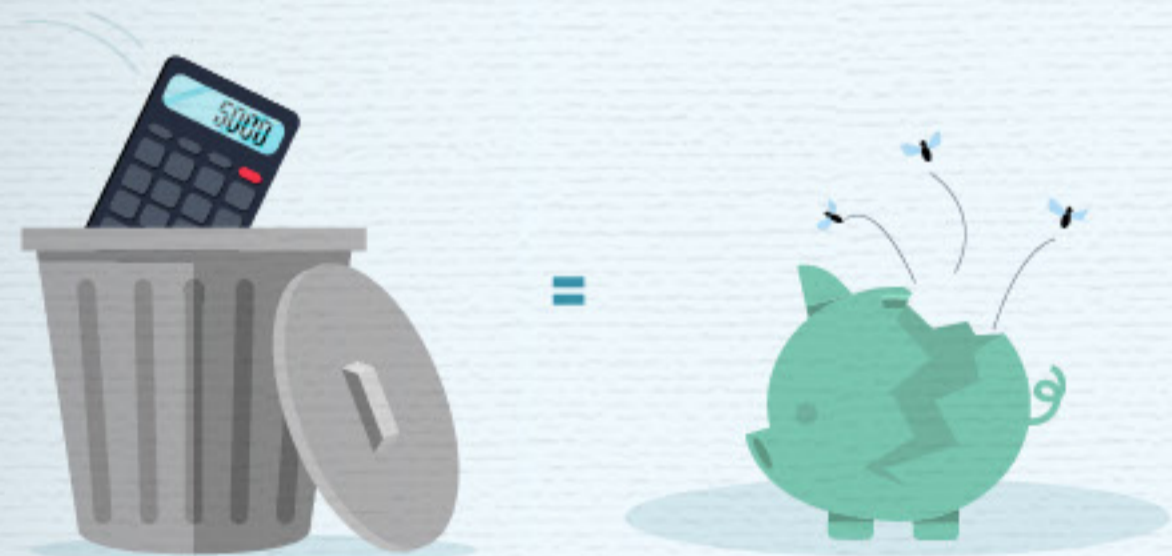
### Preserve Losses in Market Crash



In 2008 most portfolios lost 50% of their value and some never recovered because money was pulled out before the market bottomed out and bounced back in recovery. Depending on where you are in your retirement years, it's best to keep your money in a well balanced portfolio to prevent catastrophic losses.

4

### Failure To Calculate Needs



As the stats show, many investors don't know exactly how much they will need in retirement. Planning for the retirement lifestyle you want takes a proactive approach to investing in stocks, gold and silver.

5

### Not Making Strategic RMDs



It's easy to 'set it and forget it' when it comes to your RMDs but if you don't make strategic decisions on when and how much to have automatically distributed, it can cost you a lot more in fees, taxes and penalties. With a self-directed IRA, you are in control of your RMDs.

## SELF-DIRECTED PRECIOUS METALS IRA FROM GOLDCO



Avoid facing financial distress during retirement by taking action now.

Whether you are a young adult trying to figure out the best way to begin saving for retirement, or you are hoping to retire in just a few years but don't have the savings to do so, Goldco offers self-directed IRAs and the direct purchase of gold and silver.

It's never too late to start saving for retirement!



FOR MORE RETIREMENT INVESTING SOLUTIONS, DOWNLOAD THE "10 IRA & 401K MISTAKES YOU ARE MAKING" EBOOK TODAY.

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