

Don't get stoned!

How to avoid kidney stones

March is **National Kidney Month**, so it's an appropriate time to learn that kidney stones are a hard mass formed from waste substances in the urine. They usually pass on their own, but if they don't, you will need medical treatment, such as shock waves to break up the stone or tunnel surgery to remove it. The NKUDIC reports that you are more likely to get kidney stones if you are:

- Caucasian
- Male
- Age 40 or older
- Someone who's already had a stone

Kidney stone symptoms include:

- Extreme, unrelenting pain in back or side
- Bloody urine
- Fever and chills
- Vomiting
- Smelly or cloudy urine
- A burning feeling during urination

Take these steps to avoid kidney stones:

- **Drink lots of water**, which helps flush stones away.
- **Do not drink lots of grapefruit juice or dark colas**, which can increase the risk for stones.
- **Limit sodium in your diet**, which can cause a build-up of calcium.

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Reaching Retirement--Now What?

You've worked hard your whole life anticipating the day you could finally retire. Well, that day has arrived! But with it comes the realization that you'll need to carefully manage your assets so that your retirement savings will last.

Review your portfolio regularly

Traditional wisdom holds that retirees should value the safety of their principal above all else. For this reason, some people shift their investment portfolio to fixed-income investments, such as bonds and money market accounts, as they approach retirement. The problem with this approach is that you'll effectively lose purchasing power if the return on your investments doesn't keep up with inflation.

While generally it makes sense for your portfolio to become progressively more conservative as you grow older, it may be wise to consider maintaining at least a portion of your portfolio in growth investments.

Spend wisely

Don't assume that you'll be able to live on the earnings generated by your investment portfolio and retirement accounts for the rest of your life. At some point, you'll probably

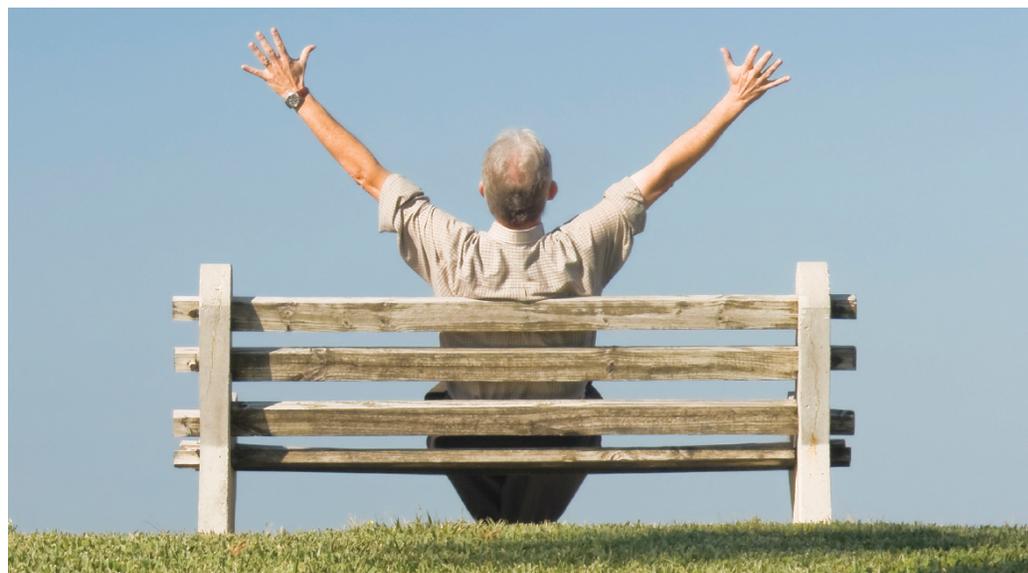
have to start drawing on the principal. But you'll want to be careful not to spend too much too soon. This can be a great temptation, particularly early in retirement.

A good guideline is to make sure your annual withdrawal rate isn't greater than 4% to 6% of your portfolio. (The appropriate percentage for you will depend on a number of factors, including the length of your payout period and your portfolio's asset allocation.) Remember that if you whittle away your principal too quickly, you may not be able to earn enough on the remaining principal to carry you through the later years.

Understand your retirement plan distribution options

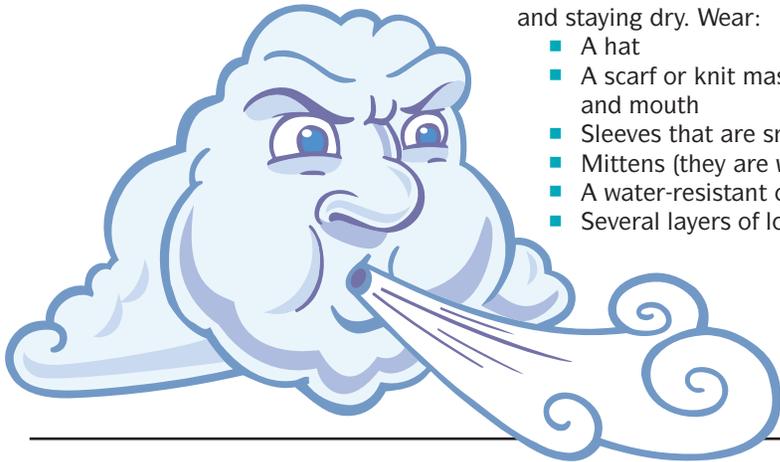
Most pension plans pay benefits in the form of an annuity. If you're married you generally must choose between a higher retirement benefit paid over your lifetime, or a smaller

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Working in windy and cold conditions

Take precautions to stay warm



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The West Virginia Department of Health and Human Resources (www.wvdhhr.org/healthprep) Commissioner for Public Health and State Health Officer, Dr. Marian Swinker, says the Centers for Disease Control and Prevention offers the following tips for dressing warmly and staying dry. Wear:

- A hat
- A scarf or knit mask to cover face and mouth
- Sleeves that are snug at the wrist
- Mittens (they are warmer than gloves)
- A water-resistant coat and boots
- Several layers of loose-fitting clothing

Dr. Swinker advises outdoor workers to:

- **Be sure the outer layer of your clothing is tightly woven,** preferably wind resistant, to reduce body-heat loss caused by wind.
- **Stay dry**—Wet clothing chills the body rapidly. Excess perspiration will increase heat loss, so remove extra layers of clothing whenever you feel too warm. Do not ignore shivering. It's an important first sign that the body is losing heat. Persistent shivering is a signal to return indoors.
- **Head indoors right away** if at any time you experience chest pains, feel light-headed, or experience shortness of breath, or if your heart starts racing.
- **Call 911** if you think you might be experiencing a heart attack or if medical attention is needed.

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benefit that continues to your spouse after your death. A financial professional can help you with this difficult, but important, decision.

Other employer retirement plans like 401(k)s typically don't pay benefits as annuities; the distribution (and investment) options available to you may be limited. This may be important because if you're trying to stretch your savings, you'll want to withdraw money from your retirement accounts as slowly as possible. Doing so will conserve the principal balance, and will also give those funds the chance to continue growing tax deferred during your retirement years.

Consider whether it makes sense to roll your employer retirement account into a traditional IRA. IRAs usually offer greater withdrawal flexibility than employer plans. A rollover to an IRA also allows you to consolidate your retirement assets.

Plan for required distributions

Keep in mind that you must generally begin taking minimum distributions from employer retirement plans and traditional IRAs when you reach age 70½, whether you need them or not. Plan to spend these dollars first in retirement.

If you own a Roth IRA, you aren't required to take any distributions during your lifetime. Your funds can continue to grow tax deferred, and qualified distributions will be tax free. Because of these unique tax benefits, it generally makes sense to withdraw funds from a Roth IRA last.

Know your Social Security options

You'll need to decide when to start receiving your Social Security retirement benefits. At normal retirement age (which varies from 65 to 67, depending on the year you were born), you can receive your full Social Security retirement benefit. You can elect to receive

your Social Security retirement benefit as early as age 62, but if you begin receiving your benefit before your normal retirement age, your benefit will be reduced. Conversely, if you delay retirement, you can increase your Social Security retirement benefit.

Consider phasing

For many workers, the sudden change from employee to retiree can be a difficult one. Some employers, especially those in the public sector, have begun offering "phased retirement" plans to address this problem. Phased retirement generally allows you to continue working on a part-time basis—you benefit by having a smoother transition from full-time employment to retirement, and your employer benefits by retaining the services of a talented employee. Some phased retirement plans even allow you to access all or part of your pension benefit while you work part time.

Of course, to the extent you are able to support yourself with a salary, the less you'll need to dip into your retirement savings. Another advantage of delaying full retirement is that you can continue to build tax-deferred funds in your IRA or employer-sponsored retirement plan. Keep in mind, though, that you may be required to start taking minimum distributions from your qualified retirement plan or traditional IRA once you reach age 70½, if you want to avoid harsh penalties.

If you do continue to work, make sure you understand the consequences. Some pension plans base your retirement benefit on your final average pay. If you work part time, your pension benefit may be reduced because your pay has gone down. Remember, too, that income from a job may affect the amount of Social Security retirement benefit you receive if you are under normal retirement age. But once you reach normal retirement

age, you can earn as much as you want without affecting your Social Security retirement benefit.

Facing a shortfall

What if you're nearing retirement and you determine that your retirement income may not be adequate to meet your retirement expenses? If retirement is just around the corner, you may need to drastically change your spending and saving habits. Saving even a little money can really add up if you do it consistently and earn a reasonable rate of return. And by making permanent changes to your spending habits, you'll find that your savings will last even longer. Start by preparing a budget to see where your money is going. Here are some suggested ways to stretch your retirement dollars:

- Refinance your home mortgage if interest rates have dropped since you obtained your loan, or reduce your housing expenses by moving to a less expensive home or apartment.
- Access the equity in your home. Use the proceeds from a second mortgage or home equity line of credit to pay off higher-interest-rate debts, or consider a reverse mortgage.
- Sell one of your cars if you have two. When your remaining car needs to be replaced, consider buying a used one.
- Transfer credit card balances from higher-interest cards to a low- or no-interest card, and then cancel the old accounts.
- Ask about insurance discounts and review your insurance needs (e.g., your need for life insurance may have lessened).
- Reduce discretionary expenses such as lunches and dinners out.

By planning carefully, investing wisely, and spending thoughtfully, you can increase the likelihood that your retirement will be a financially secure one.

Content provided by Raymond James