



## Planning For Retirement In A Tough Economy

(NAPSA)—Planning for the future and the changes in the economy often go hand-in-hand—and now is no exception. These issues are top of mind for millions of Americans. In fact, a recent AARP study (May 2008) found that one-third of middle-aged and older people have stopped putting money into their retirement accounts. This is likely due to the challenges and stresses they feel in the economy. However, proper retirement planning, which can be stressful at any age and income level, does not have to be a cause of anxiety. With smart planning and the guidance of an investment consultant, you can take steps now to plan for a more comfortable retirement.

Investment consultants can help identify goals and create a personalized plan to help achieve them, and then—most importantly—continue to help manage and follow through on those plans. Acting as a partner, these consultants can help work through the anxiety and uncertainty of retirement planning, providing practical answers and solutions to common retirement concerns—no matter what the economic conditions may be.

### **Retirement Planning Tips**

While there is no substitute for speaking directly to an investment consultant who is well educated on the economy and the latest retirement strategies, here are some tips for consideration to

avoid putting your own retirement at risk:

- Continue making contributions to your retirement funds;
- Refrain from borrowing against or pulling from your current retirement savings;
- Identify long-term and short-term goals and consider having money automatically deposited into an interest-gaining retirement account. Even a small amount can add up quickly; and
- Use online tools as a way to ease into the planning process—many financial institutions provide these free resources to both current and potential clients.

SunTrust's Retirement GamePlan is an example of such an online tool that helps people ease into the planning process ([www.suntrust.com/retirement](http://www.suntrust.com/retirement)). Retirement GamePlan provides the resources to quickly and simply plan for retirement, as well as direct access to a corps of specially trained financial advisors.

“We believe that planning for retirement is a journey,” says John Rhett, chairman of SunTrust Investment Services. “It is a lifetime of preparation that can help reach a comfortable retirement.” SunTrust guides clients at all life stages, from just beginning to plan to all the way through retirement, so they are knowledgeable about exactly how much they are saving and spending in order to be well positioned for a comfortable retirement.