



A quarterly newsletter for
Retirement Plan Participants



Third Quarter 2015

Website 101

Need to change your address? Or update your personal information?

You can do so by filling out the pertaining sections of the Enrollment form and signing the bottom of the page. You can find this form by visiting the website

Follow these steps:

1. Go to 403bplan.net
2. Click Plan Participant.
3. Click the Enroll Now on the left hand side. Fill out the Areas on the form you would like to make changes and return to 403b Consultants LLC

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Work Together Toward Retirement Independence

If you and your spouse aren't coordinating your retirement investing strategies to complement each other, you may be inadvertently working against each other — and possibly sabotaging your future retirement independence.

The big picture

You and your spouse may each have an account with your current employer's retirement plan and, possibly, accounts with a former employer's retirement plan. You may also have individual retirement accounts (IRAs) and personal investments. All of these accounts together are potential sources of retirement income. If you're investing sufficient amounts, you may assume you're doing everything you can to meet your retirement goals.

What's the problem?

Because spouses generally have separate retirement plan accounts, they tend to invest their account contributions according to their own risk tolerances. This approach may endanger your future retirement security if both you and your spouse are overly conservative or overly aggressive investors.

Why? Your combined retirement resources may wind up being invested too conservatively to produce the growth you may need to achieve your overall retirement goal. Conversely, together you may be taking on too much risk for your retirement time frame to realize the retirement security you want.

Joining forces

Working together doesn't mean you have to give up investing individually. You just need to develop an overall strategy for meeting your joint retirement goals. Your financial professional can review your current asset allocations* and help you and your spouse decide on a combined allocation for your retirement investments.

Then, you and your spouse can choose the investments you're most comfortable handling. If, for example, you like stock investing and your spouse doesn't, you might invest mostly in stocks, while your spouse invests primarily in fixed income investments. Coordinating your investments all along the way can help you reach retirement independence — together..

* Asset allocation does not guarantee a profit or protect against losses.

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Choose Participant and click on the Newsletters button on the left side.



Social Security Full Retirement Age

Year of Birth	You Can Collect Full Benefits at Age:
1948 and earlier	Currently eligible
1949-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Source: Social Security Administration

We are always here to help!

Web Access: 24 Hours a Day/7 Days a Week

403bplan.net

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Meet Retirement Challenges Head On

Gone are the days when employees stayed with one company for their entire working life and then retired with a nice pension. When it comes to having a secure retirement, you may be pretty much on your own.

What will your retirement be like? A lot depends on your ability to recognize and overcome the potential financial challenges. Consider some of the challenges you might face in the years ahead.

Keeping Tabs on Expenses

Your retirement budget may be a lot different from your budget while working. By the time you retire, you may have paid off your mortgage and eliminated most of your other debt, such as credit card balances and car loans. And you won't have commuting and other work-related expenses. But if you plan to travel or pursue hobbies, the costs of those activities may be significant, at least in your early retirement years.

Retirees may see their expenses decrease in mid-retirement when they may be less active, only to rise again later on as health care costs increase. Keep in mind that health care may represent a substantial portion of your retirement spending, so plan accordingly. Longer life expectancies can make budgeting for health care costs one of your biggest challenges.

Balancing Investment Risk

You want to be confident that your savings will last throughout your lifetime. But investing too aggressively in retirement can be risky. Falling stock prices could cause your portfolio to suddenly lose value, leaving you with far less savings than you anticipated. On the other hand, investing too conservatively could prevent your investments from earning returns that stay ahead of inflation. Finding the right balance between risk and potential return will be another challenge as you get ready to enter your new stage of life.

The Social Security Dilemma

The decision of when to begin receiving Social Security benefits can make a big difference in your retirement income. You can claim reduced benefits starting at age 62. Delaying benefits until your full retirement age (FRA) increases your benefit significantly. For each year after your FRA that you wait to collect, up to age 70, your annual benefit increases by 8%. If you're married, you may be able to take advantage of strategies, file and suspend, to maximize your benefits. Your financial professional can help you determine the claiming strategies that are the most advantageous for you.