

RISE: YOU MIGHT BE READY TO RETIRE, BUT ARE YOU PREPARED? I'M RISE JILL MILLER.

ACCORDING TO THE U-S CENSUS, THE AVERAGE RETIREMENT AGE IS SIXTY TWO. BUT, THE AVERAGE SAVINGS OF A FIFTY YEAR OLD IS ROUGHLY FORTY-FOUR THOUSAND DOLLARS.

AND, A SURVEY BY CAREER BUILDER SAYS THIRTY-SIX PERCENT OF AMERICANS DON'T CONTRIBUTE ANYTHING TO RETIREMENT SAVINGS.

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KENT: START PLANNING FOR RETIREMENT AS EARLY AS YOU CAN, AND MAKE SURE YOU UNDERSTAND HOW MUCH MONEY YOU WILL NEED TO LIVE COMFORTABLY. MEET WITH A PERSONAL BANKER OR LOOK FOR ONLINE RESOURCES TO HELP CALCULATE YOUR NEEDS. IF DEBT INTERFERES WITH YOUR ABILITY TO SAVE FOR RETIREMENT, DEVELOP A DEBT PAY DOWN PLAN. IF YOU HAVE EXCESS FUNDS, THINK ABOUT MAXIMIZING CONTRIBUTIONS TO A SAVINGS PLAN, LIKE A 4-0-1 K, OR I-R-A.

RETIREMENT PLANNING CAN BE OVERWHELMING. DON'T HESITATE TO TALK TO A PROFESSIONAL WHO CAN HELP YOU FIND THE RIGHT OPTIONS.

RISE: FOR MORE, VISIT WELLS FARGO DOT COM SLASH INVESTING SLASH RETIREMENT.