

# THE SEEDS OF RETIREMENT SAVINGS

For many people, saving for retirement is one of the most intimidating areas of personal finance. The key point: **START NOW.** Time is your biggest asset—it allows your money to grow through the magic of compound interest. Here are your options.

## THERE ARE TWO BASIC WAYS TO INVEST FOR RETIREMENT

### Through Work

**SIMPLE IRA**  
Like an entry-level 401(k). Contributions come from your pay before it's taxed. And your employer must kick in a portion.

**401(k)**  
Puts part of each paycheck in a choice of investments including stock and bond mutual funds. (One popular option is a **target date fund**.) **Tax-favored** and may include an employer match—say, for every \$1 you invest, your company adds 50¢. Penalty to withdraw before age 59½.

#### THERE ARE TWO KINDS

**TRADITIONAL**  
Contributions come from your pay before it's taxed. You pay tax when you withdraw (after age 59½).

Start now—and contribute as much as your company will match!

**ROTH**  
Contributions come from your pay after it's been taxed—but you never pay tax on it again.

See "Terms to Know" for definitions of unfamiliar terms.

### On Your Own

**IRA**  
(Individual retirement account) Can be opened with mutual fund companies, banks, and brokers. Penalty to withdraw before age 59½.

**SEP-IRA**  
You can contribute a big chunk of your net earnings from self-employment.

#### LIKE A 401(k), THESE COME IN...

**TRADITIONAL**  
You get the tax break up front and pay tax when you withdraw (after age 59½). Contribution limit may be reduced (or you may be ineligible) if employer offers a 401(k) or income is too high.

**ROTH**  
Contributions are taxed now, but not when you withdraw money. Plus, you can withdraw money put into a Roth IRA at any time, no penalty. (You will pay a penalty if you withdraw any of the interest.)

## Terms to Know

**EXCHANGE-TRADED FUND (ETF)**  
Traded like a stock on a stock exchange, its value rises and falls throughout the day, unlike a mutual fund's value, which changes only at the end of each day.

**MUTUAL FUND**  
Pools many people's money to invest in many different stocks or bonds.

**COMPOUND INTEREST**  
When interest, as it's added to your capital, earns interest on itself. Magic.

**TARGET-DATE FUND (TDF)**  
A mix of stocks and bonds that changes as you near retirement to make it less risky.

**CAPITAL GAIN**  
Difference between price paid for a stock and the price it sold for.

**TAX-FAVORED** When taxes are not charged on money while it is invested in a retirement account. Allows money to grow tax-free for years.

**RATE OF RETURN**  
The percentage of profit or loss from an investment.

## "BUT WHERE SHOULD I INVEST THE MONEY IN MY ACCOUNTS?"

In most cases, your accounts are made up of funds, which are either **actively** or **passively managed**. When a manager picks and chooses among thousands of stocks to create a fund, it's **actively managed**. A passively managed fund, such as an **index fund**, on the other hand, simply invests in a whole group of stocks (like the S&P 500). No manager picking and choosing. The surprising thing? Index funds do pretty much as well as funds managed by "experts" who charge higher fees.

Winner: **passively managed, low-fee index funds. And you.**

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# Donoghues Investment Tips For Retirement Savings

**William E. Donoghue**



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