

# 3 Methods to Help Avoid Running Out of Money



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What's the #1 fear most people have when it comes to retirement? **Running out of money.** In fact, older Americans are more afraid of outliving their savings than they are of dying.\* So, if you retire and outlive your money, what are your options? You can get another job, live on Social Security or rely on loved ones for support. Or you can be proactive and consider these **three methods to help avoid running out of money in your lifetime.**



\*[https://www.merrilledge.com/Publish/Content/application/pdf/GWMOL/Merrill\\_Edge\\_Report\\_Spring\\_2014.pdf](https://www.merrilledge.com/Publish/Content/application/pdf/GWMOL/Merrill_Edge_Report_Spring_2014.pdf)

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# Develop a spending strategy.

What's the difference between a budget and spending strategy? A budget can be restrictive where as a spending strategy allows you to enjoy life, with some parameters. Rather than worrying about whether or not you can go out for dinner, develop a strategy that defines how many times per month you can go out to dinner.

02

# Don't chase returns.

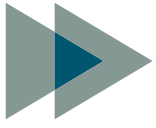
So often we get caught up with how our portfolio is performing that we lose track of our long-term financial goals. Your financial plan is designed to last through your lifetime and while it can be challenging, it's important to remove your emotions when it comes to investing and stick to a disciplined process.

# 03

## Take advantage of government subsidy programs.

Determining when and how to draw upon Social Security is almost a science. There are countless options and a financial professional can help you determine how to optimize your Social Security claiming strategy. Additionally, you have many options when it comes to Medicare and your medical situation may change several times during your retirement years so take advantage of the open enrollment process to evaluate your coverage and ensure you're choosing the right plan for you.





**Ready to talk?  
Contact us today!**

**These three tips will help reduce your fear of outliving your money during retirement.** Contact one of our advisors for a personalized game plan to give you financial confidence. **Our advisors make the complex simple** and are just as good at explaining investments as they are at making them.

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