Retirement Myths vs. Reality

MYTH: You need a magic number.

REALITY: What you need depends on your lifestyle, spending, income sources, and goals.

MYTH: If you're nervous about retiring, you probably aren't ready.

REALITY: People can be financially prepared and still feel unsure about making the transition.

MYTH: Retirement means spending much more.

REALITY: Some expenses change, but longtime spending habits often carry into retirement.

MYTH: One big concern can derail the plan.

REALITY: Healthcare, markets, Social Security, and long-term care matter, but their impact can look very different once you see the whole picture.

MYTH: There is one "right" retirement age.

REALITY: Moving retirement by even a year can change the numbers, but the right timing depends on your goals and your plan.

What we've learned:

Retirement readiness is rarely defined by one number, one age, or one rule. The better question is whether your resources support the retirement you actually want.

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