

Worried That You Won't Be Able To Retire ?

Learn the Secrets to Retirement Success

About two-thirds of American workers fear they'll have to work full or part-time after retiring from their main job because they'll need the money, according to a new survey. Anxiety is rising among Americans who worry about their retirement income.

The survey, conducted last summer by the John J. Heldrich Center for Workforce Development at Rutgers University, found that 12% of the 800 workers interviewed believe they'll never be able to afford to retire.

The traditional notion of retirement, where one stops working completely and enjoys leisure time with friends and family, has become nearly obsolete. In fact, many workers fear they will not be financially able to leave the workforce at the traditional retirement age.

Poor money management skills may be the cause of employees' lack of ability to manage their investment plans, leaving them financially vulnerable in retirement. Because of this inadequate knowledge, coupled with the varied financial needs of different employee populations, employers must establish a solid foundation of education and advice to ensure workers get the most out of financial education programs.

Employers need to offer more than just investment advice, including the establishment of HR policies designed to prevent early financial problems and stressors as well as free money management seminars, especially if plan providers offer no advice. Businesses should bring in a professional financial advisor, such as a chartered financial consultant, (ChFC) and ensure the instructor does not solicit business from the employees.

According to Jeffrey B. Harris (ChFC), author of the book *Retire Rich and Happy: 12 Secrets to Retirement Success*, "Quality of life is just as important as money. Most people should delegate the management of their retirement money and find a good, unbiased investment advocate to help them."

Harris points out that there is a critical difference between a commissioned salesman and a true investment advocate like himself. "Traditional stockbrokers sell financial products regardless of how appropriate they may be for the customer. An advocate like me earns a fee for service and has a legal obligation to work for the client's best interest."

In his book, Harris explains a simple, yet powerful process for prudent investment management that has helped people accumulate the funds they need to enjoy financial independence. "Most importantly," Harris adds, "This process has worked regardless of stock market ups and downs."

Harris says being rich won't necessarily make you happy. "My book outlines a process that has helped those who use it enjoy a fulfilling, meaningful life focused on family, faith and strong personal relationships."

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