

# FREQUENTLY ASKED QUESTIONS

## Organize Your Finances – Instantly!

### *Save for Just a month*

- ◆ Receipts for purchases, except tax-deductible ones
- ◆ Monthly bills like phone and cable
- ◆ ATM receipts and deposit

### *Save for 1 year*

- ◆ Pay stubs for the prior year
- ◆ Credit Card Statements
- ◆ Canceled checks, unless tax-related
- ◆ Investment account statements once you receive an

### *Save for 3 years*

- ◆ Expired insurance policies in case a claim should arise
- ◆ Records from paid-off loans to correct a possible credit report error should a discrepancy

### *Save for 7 years*

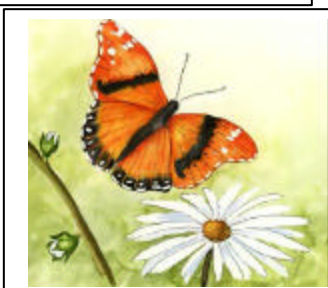
- ◆ Tax returns and all tax paperwork (including W-2s and any bills or receipts you might need)
- ◆ Bank statements
- ◆ Old bills for existing loans

### *Save for Forever*

- ◆ Legal papers, like birth and death certificates, wills, passports, marriage licenses, etc.
- ◆ Real estate records that relate to the purchase and sale of property.
- ◆ **IRA acct. statements and copies of 401(k) plans & beneficiary forms**
- ◆ Current insurance policies & records
- ◆ Confirmations of investment trades

## Smart retirement plan moves for rough times

- ◆ **Keep Saving:** The market changes all the time. Your long-term asset allocation and goals should not. When an asset is getting beaten up, it will decline in price and gives you the opportunity to buy “on sale.”
- ◆ **Think long term:** Even great mutual funds can be expected to under-perform in as many as three years of every 10. Assuming it is the same management team running the fund, stick with it.
- ◆ **Look for new opportunities:** Look ahead for investment opportunities, not behind. Don't reject a fund only because today's returns are less than they were in the 1990's. If you are expecting lower rates going forward, then you should be increasing your savings.



Excerpt from: *Retiring . baby boomer style;*  
By MarketWatch; MSN Money; March 28, 2008

### Moral of the Story

- ❖ If you not yet saving for retirement, now would be a good time to start.
- ❖ If you are not worried about the cost of retirement health-care, inflation or your retirement standard of living, now would be a good time to start worrying.
- ❖ If you do worry about retirement risks, then now is the time to do something about it.
- ❖ And, if you don't know what your sources and composition of retirement income will be, now would be a good time to figure that out. After all, waiting to see how things might work out isn't the world's best plan.

## **Protect Yourself with This Checklist**

- ✓ **Check your credit report annually for free:**  
877-322-8228 or [www.annualcreditreport.com](http://www.annualcreditreport.com)
- ✓ **Hassled by phone marketers? Get off the circuit:**  
888-382-1222 or [www.donotcall.gov](http://www.donotcall.gov)
- ✓ **Swamped with junk mail? Stem the tide:**  
888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com)
- ✓ **Curious what your Social Security will be?**  
Check it out: 800-772-1213 or [www.ssa.gov](http://www.ssa.gov)
- ✓ **Suspect shady business?**  
Check with the Attorney General's office in your state.
- ✓ **Spammed a lot? Forward unsolicited commercial email:**  
[spam@uce.gov](mailto:spam@uce.gov) goes directly to the Federal Trade Commission.