

## HOW ARE YOU DOING? WHAT YOUR RETIREMENT SAVINGS SHOULD BE AT EVERY AGE



Late last year, Lifehacker, a popular site that posts tips and tricks for getting things done, published an article titled "How Much Should You Have Saved At Every Age?"<sup>1</sup>

In it, financial author Alicia Adamczyk outlined suggested amounts you should have socked away at each decade in life, if you plan on maintaining your current standard of living in retirement.

Drawing on recommendations from some of the major mutual fund companies, she reported that Fidelity suggests having 1X your yearly income saved at age 30, 3X at age 40, 7X at age 55, and 10X at 67. Morgan Stanley proposed very similar multiples. And Vanguard stated it even more simply, recommending that you should plan to put away 12 - 15% of your salary each year.

Each of these scenarios represents a well-reasoned framework for targeting savings amounts, but Adamczyk points out that many people have not followed one of them. The U.S. Government Accountability Office reported in 2015 that 29% of people 55 and older had NO retirement savings.

Yet everybody knows they should be saving for retirement. Success, it seems, takes more than simply being aware of the guidelines. You've probably heard the savings habit being compared to others like eating healthy and exercising regularly. We all know we should do

prudent things. The challenge is that doing prudent things consistently requires that critical element of discipline to be effective.

## **Deciding To Do It, And Getting The Help You Need**

While Adamczyk's article is worth reading, the scores of reader comments and her replies are even better.

Lifehacker tends to attract proactive readers. They visit the site to learn how to get things done. Taking the milestones seriously, many posted their dismay at not being anywhere near the recommended amounts. But others responded with stories of how they'd been in a similar position, and by cutting their spending and getting out of debt they had been able to save enough to get back on track with their retirement.

The term "gamify" was thrown around, meaning approaching your budgeting and saving as a system with rules that you can identify to help you "win." A number of people recommended popular online tools that can help you do this by enabling you to better visualize your current situation and showing you where you can do better.

Going it alone seems to be the most difficult approach at being effective. As expected, several people suggested that the best way to get on track was to work with a financial advisor. For people serious about their retirement, this is the ultimate lifehack.

General milestones can be useful, but it's important to follow a detailed plan that's been tailored to your specific income, budget, risk tolerance, and goals. And even more important, you need someone who knows your unique situation to hold you accountable.

After all, the rules may be fairly simple but the conditions on the playing field are constantly changing. Navigating an unknowable and randomly-changing future with a big-picture coach on your team helps put the odds of winning in your favor. Accountability and personalized planning are two of the most valuable things we can provide for you.

Have a great weekend!

Source: Efficient Advisors

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## Golf Tip of the Week



### Keep It Simple for a Powerful Swing

Many golfers spend a lot of their time examining and analyzing every detail of their swings: the grip, the body rotation, the movement of the clubface, the shifting of their legs during the swing, the feet placement, the torso twisting, even the mental gymnastics of the single most important part of the game.

With all this deep thinking, what happens most of the time? The mechanics of the swing gets entangled in a wide and nuanced mesh of tricks and techniques, some of it committed to distant memory, some loosely incorporated into your game, and some long forgotten.

Occasionally, the pros call players back to the basics. Their advice: Keep it simple.

Here are 3 tips to simplify your swing:

1. **The address and backswing:** Stay centered. Keep your weight neutral at address. Support your weight equally on both feet. However, do stay cognizant of the weight on the inside of your right foot.
2. **Keep it even during the downswing:** Many players shift their weight away from the ball during the backswing and then back to the front during follow-through. Try instead to emphasize rotation—taking a page from the baseball players' handbook.
3. **Build speed in the downswing and follow-through.** The caveat: Don't let your hands generate the speed. A better way: Allow the speed to increase on the way down on the swing so the fastest is at ball contact. Picturing the swing as a clock, the highest club speed should be between the 7 o'clock and 4 o'clock positions.

Returning to the basics can sometimes improve your game significantly.

Tip adapted from Golf Digest<sup>1</sup>

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## Recipe of the Week



### Flatbread Cubano Sandwiches

Serves 4

#### Ingredients:

4 ounces lower-sodium Swiss cheese, very thinly sliced  
4 ounces lower-sodium deli ham, very thinly sliced  
½ cup thinly sliced dill pickles, patted dry  
½ cup packed fresh cilantro  
8 (6") flour tortillas  
Spicy brown mustard, for serving

#### Directions:

1. Spray a large baking sheet with nonstick cooking spray.
2. Distribute cheese, ham, dill pickles, and cilantro on 4 flour tortillas on the prepared sheet.
3. Put another flour tortilla on top of each.
4. Spray the tops with the nonstick cooking spray.
5. In 475°F oven, bake until bottoms are golden brown, 6-8 minutes.
6. Use spatula to turn over sandwiches.
7. Bake until deep golden brown and crisp, 6 minutes.
8. Serve with spicy brown mustard.

Recipe adapted from Good Housekeeping<sup>ii</sup>

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## Health Tip of the Week



### Managing Migraines: How to Stop the Pain

The migraine—and its painful brethren, the tension headache and the sinus headache—is ... well ... a big headache. So, what can you do to prevent a migraine, and how do you reduce the pain if you do get one?

Here are some top tips to put the squeeze on the ache:

- **Keep Cool.** Use an ice pack on your forehead, scalp, or neck. Experts believe reducing blood flow may lessen the pain.
- **Go Over the Counter.** For pills, that is. Painkillers like ibuprofen and naproxen reduce the inflammation that causes the pain. Aspirin and acetaminophen also help.
- **Go Go Java.** Caffeine in coffee helps provide mild relief. It also helps your body absorb medicine more quickly.
- **Peace and Quiet.** Loud and bright aren't good for headaches. Find a place that's quiet and dark. The lack of stimuli will make recovery faster.
- **Get a Move On.** Exercise is great for preventing headaches. But don't exercise when you have a headache.
- **Maximizing Magnesium.** Studies indicate this mineral may help prevent a headache. However, it won't relieve one you already have. Magnesium is in dark-green vegetables, whole grains, and nuts. You can also get it in supplement form.
- **Nightly Night.** A good night's rest is a good way to help prevent migraines. But watch the time. Too little (or too much) may actually trigger a headache. Try for 7-8 hours per night.

- **To B or Not to B.** We're talking vitamin B2, which is riboflavin. It's found in milk, cheese, fish, and chicken.

Finding relief can be as easy as implementing a few preventive measures.

Tip adapted from WebMD<sup>iii</sup>

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1. <http://go.efficientadvisors.com/e/91522/-saved-at-every-age-1821498621/57j9v3/366797770>

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<sup>i</sup> <https://www.golfdigest.com/story/simplify-your-driver-swing-for-effortless-power>

<sup>ii</sup> <http://www.goodhousekeeping.com/food-recipes/easy/a44230/flatbread-cubano-sandwiches-recipe/>

<sup>iii</sup> <https://www.webmd.com/migraines-headaches/default.htm>