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## **Biggest Mistakes Investors Make *In Relation to Retirement***

### **1. Lack of a Plan-Opens the door to these blunders.**

Investors make emotional Decisions-Stop, Start, Change direction.  
Accept Neighborly Advice. Advice often is based on hearsay and TODAY's News.  
You should communicate with your Planner.

### **2. Failure to Review Plan.**

Review should be done at least annually.  
Understand your risk tolerance. (Should be critical part of your Plan)  
Accept that goals may change, in either direction.

### **3. Failure to Manage Debt.**

Get Debt under control. If you haven't done it by now, start today!

### **4. Scattered Assets.**

Diversification does not mean you have six CD's at six different banks, then Brokerage or Investment accounts at four different Brokers. Makes it hard to coordinate assets and avoid overlap of mutual funds, bonds, etc.

### **5. Concentrated Positions.**

Your funds are all Cash, or all one mutual fund, or more than a thirty percent allocation in one stock, or one asset class. Just talk to someone who had a heavy concentration in stocks and has experienced high volatility. I will be happy to provide you with examples.

### **6. No Long Term Care planning or Health Care Planning.**

This decision should be based on Family history, and your asset situation. Manage your health care decisions. Become aware of changing Health Care cost. This can change your budget income projections.

### **7. There is no Exit Plan.**

There is NO Will, Estate Plan, Transfer on Death Clause, or correct Beneficiary Designation. You should have a Power of Attorney for someone in your family, and a Health Care Power of Attorney. If you do not have a Will, your State of Residence has one for you.  
**DO NOT MAKE YOUR IRA-401K'S PAYABLE TO YOUR ESTATE!**

## Biggest Mistakes Investors Make *Continued*

### 8. Failure to recognize Retirement Investing is about protecting your Income, and then a little about growth.

Income should be your first priority. You are moving from the accumulation mode to replacing your income mode. Inflation plays a major role in this exercise. Develop an income plan and make sure you make mid- and long-term investments.

### 9. Fantastic, you have done everything right and now you are ready to retire.

So, you treat every dollar you own the same. Meaning you take the dollars you have saved and put them all in the same asset-CD's?!?!?

### 10. Discuss fees and / or commissions.

Know what you are paying for and what you should expect from your advisor-planner.

*This is not a complete list. We invent new mistakes each and every day.*

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### Websites of Interest

[www.Finra.gov](http://www.Finra.gov) Look up Brokers and Investment Advisors

[www.zillow.com](http://www.zillow.com) Real Estate Values

[www.socialsecurity.gov](http://www.socialsecurity.gov) Click on: Estimate Your Retirement

[www.faithfocusedinvesting.com](http://www.faithfocusedinvesting.com) Info about active management using Faith Based Funds

[www.gmoss.wealth2k.com](http://www.gmoss.wealth2k.com) Information on the Income for Life models

[www.gradymoss.com](http://www.gradymoss.com) For more information

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