

## **DECLARE YOUR FINANCIAL INDEPENDENCE WITH THREE NEW RETIREMENT PLANNING ACTION GUIDES FROM THE WHEN I'M 65 PROGRAM**

*The free guides include valuable retirement planning information for those at the beginning of their careers, those mid-career and those getting closer to retirement.*

**WASHINGTON, D.C. – Monday, July 2, 2018** – As you celebrate America's independence this July 4<sup>th</sup>, don't forget to prepare for your own independence, your financial independence that is. The **When I'm 65** program has just released a set of three retirement action guides that can help you plan for your long term financial independence. The three guides, **Starting to Save for Retirement**, **Ramp Up Savings for Your Retirement** and **Getting Closer to Retirement**, are designed to help people ages 25–70 and at various life stages prepare for a financially secure retirement. The guides explore critical steps individuals in each generation can take towards financial independence. The free action guides are part of the **When I'm 65** community engagement program and are made possible by the Investor Protection Trust (IPT), the Investor Protection Institute (IPI) and *Kiplinger's Personal Finance*. These important multi-generational resources are available online at: <http://www.wi65.org/resources-for-individuals>.

The **Starting to Save for Retirement** booklet is designed for young adults starting their careers as well as those individuals approaching their prime earning years who have not started to save or have just started saving for their financial future. The target audience (ages 25-40) also includes individuals paying off student loans, saving for a house or starting a family. The following action steps are covered in the guide:

- *Start saving what you can today to give your money maximum time to grow.*
- *Learn what retirement savings options are available.*
- *Choose investments based on your timeline and risk tolerance.*
- *Select a financial advisor to guide you along the way.*

The **Ramp Up Savings for Your Retirement** booklet is designed for adults (ages 40-55) at the midpoint of their career who are looking to accelerate their retirement savings, maximize earnings or obtain professional advice while in their prime earning years. The following steps are covered in the booklet:

- *Boost savings to supercharge asset growth.*
- *Reassess your investments based on your timeline and risk tolerance.*
- *Get dependable financial advice to minimize risk and fortify assets.*
- *Plan to maximize Social Security.*
- *Determine when you want to retire.*

The **Getting Closer to Retirement** booklet is designed for adults approaching retirement age looking to boost the longevity of their nest egg, determine their guaranteed retirement income and preserve their savings. The target audience (ages 55-70) also includes individuals exploring supplemental retirement-income options such as an encore career, starting a new business, part-time employment as part of a phased retirement and continued education in their later years. The following steps are covered in the booklet:

- *Shift investing and withdrawal strategies.*
- *Get trustworthy advice to stay on track.*
- *Plan for Social Security and Medicare.*
- *Understand the pros and cons of annuities.*
- *Get more value from your home equity.*
- *Explore a phased retirement.*

Don Blandin, president and CEO of Investor Protection Trust and the Investor Protection Institute, emphasized the importance of providing information specific to different ages. **“Through the *When I'm 65* program, we provide investor education for multiple generations of individuals saving and investing for retirement. These booklets are customized for individuals who are in various stages of life and therefore have different needs, risk tolerance and timelines to reach retirement. The booklets offer take-away action steps to help them boost their nest egg so they can enjoy the life they want in their later years.”**

Says Knight Kiplinger, editor in chief of the Kiplinger publishing organization, **“We're proud to be partnering with the Investor Protection Trust on these useful booklets, to help people of every age achieve their own financial security. There is no more-important challenge facing Americans in these uncertain times; we and the IPT stand ready to help people find the solutions that are right for them.”**

The booklets are toolkit items offered as part of the **When I'm 65** program ([www.wi65.org](http://www.wi65.org)), a national documentary and multi-year engagement program exploring how our financial and lifestyle choices today affect the whole of our lives. **When I'm 65** takes a multi-generational approach to examine how each generational cohort is looking at and planning for retirement. In addition to booklets, a community discussion guide, event toolbox and other print materials, the engagement program utilizes screenings of the documentary and engagement videos produced by Detroit Public Television (DPTV) and participating states to stimulate discussions and online activity to encourage learning about planning for retirement. The program fosters partnerships among public television stations, state securities offices, state and local community organizations, and financial professionals to bring retirement saving and investor education to communities across the country.

**"We believe that when you create access to unbiased, trusted financial resources, we provide opportunity for individuals to realize their financial goals and dreams,"** says Rebecca Wiggins, executive director of the Association for Financial Counseling & Planning Education® (AFCPE®). **"We've been proud to work with IPT to develop state-wide community events to meet people where they are in their financial journey. Resources like these retirement planning booklets are valuable tools for both our professionals and those whom they serve."**

### **ABOUT THE GROUPS**

The Investor Protection Trust is a nonprofit organization devoted to investor education. More than half of all Americans are now invested in the securities markets, making investor education and protection vitally important. Since 1993 the Investor Protection Trust has worked with the states and at the national level to provide the independent, objective investor education needed by all Americans to make informed investment decisions. The Investor Protection Trust strives to keep all Americans on the right money track. Become a fan of IPT on [Facebook](#) or [investorprotection.org](http://investorprotection.org) and follow IPT on [Twitter](#) and [LinkedIn](#).

The Investor Protection Institute is an independent nonprofit organization that advances investor protection by conducting and supporting unbiased research and groundbreaking education programs. IPI carries out its mission through investor education, protection and research programs delivered at both the national and grassroots level in collaboration with state securities regulators and other strategic partners. IPI is dedicated to providing innovative investor-protection programs that will make a meaningful difference in the financial lives of Americans in all walks of life and at all levels of sophistication about financial matters. Become a fan of IPI on [Facebook](#) or [invest.org](http://invest.org) and follow IPI on [Twitter](#) and [YouTube](#).

For nearly a century, the Kiplinger organization has led the way in personal finance and business forecasting. Founded in 1920 by W.M. Kiplinger, the company developed one of the nation's first successful newsletters in modern times. *The Kiplinger Letter*, launched in 1923, remains the longest continuously published newsletter in the United States. In 1947, Kiplinger created the nation's first personal finance magazine. Kiplinger.com is the fastest growing Web site in the personal finance space. Located in the heart of our nation's capital, the Kiplinger editors remain dedicated to delivering sound, unbiased advice for your family and your business in clear, concise language. Become a fan of Kiplinger on [Facebook](#) or [Kiplinger.com](http://Kiplinger.com) and follow Kiplinger on [Twitter](#), [LinkedIn](#) and [Tumblr](#).

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