

Wealth News

September 2011

Information from SACU and CFS* to help keep your financial life in balance

Consumer Sense

Rethinking Retirement?

You did everything right. You planned for your retirement by diversifying your investment portfolio, and even maximized your contributions to your retirement plans. However, after a year of some of the biggest stock losses since the Great Depression, you might be wondering whether your nest egg will be enough to carry you through retirement. Before drawing any conclusions, it's important that you first take charge of your situation by asking and answering these critical questions.

Where do I currently stand?

Take inventory of where your retirement accounts are held and how they're invested. These would include:

- ✓ IRAs
- ✓ Employer sponsored accounts (401k's, etc.)
- ✓ Other accounts earmarked for retirement.

Although it might be upsetting, gather up your latest statements from these accounts and total how much they're worth. The losses may seem astonishing but do not let that discourage you. Understanding where things stand today will help you determine how much you will save for your future.

Have You Read...

The Wall Street Journal. Complete Retirement Guidebook: How to Plan It, Live It and Enjoy It by Glenn Ruffenach, Kelly Greene. As you think about retirement, you've got facts to face, planning to do, decisions to make and numbers to crunch. With the experts at *The Wall Street Journal* to guide you, you'll learn how to tailor a financial plan for the lifestyle you want.

Can I get help understanding my situation?

With all of the economic tumult of the past year, a thorough review of your financial plan should be considered a priority. Whether you go with the advisor who helped you put together your plan prior to the market downturn or another advisor who might be a better fit, it's important to tap into the knowledge and experience of a financial professional who will take the time to understand your goals and speak to you directly and realistically about where you stand and what you should expect going forward. He or she may be able to help assist you in simplifying your financial life without reducing your retirement goals.

Should I plan on receiving Social Security benefits?

If you have not already done so, you may want to become familiar with your Social Security benefits options as part of your overall income strategy. In order to help maximize your social security income, pay special attention to the date when you begin withdrawing Social Security benefits. According to the Social Security Administration, lifetime

income benefits will generally be higher the longer you wait to take your first withdrawal. For more information on your benefits as well as information on income planning tools, visit the Social Security website (<http://www.ssa.gov/>).

Get Help from our financial professionals.

The financial professionals at SACU specialize in helping people maintain a healthy financial balance and discover smart money strategies.

Schedule a complimentary appointment with a CFS* investment representative at SACU to review your investment objectives, and to discuss any questions you might have. We look forward to speaking with you! To schedule your appointment, call U.S. Toll Free 1-800-234-7228 extension 1071 or extension 1442 today. In San Antonio please call 258-1071 or 258-1442.

Read about our CFS* [Investment Professionals](#) on [sacu.com](#).

The logo for SACU, featuring the letters "SACU" in a white, serif font inside a red rectangular box.

Your Dream Is Our Mission...

At SACU, our CFS* financial advisors are committed to providing products and services that help you and your family build your personal financial wealth and financial well being.

Interested in learning more? Call 1-800-234-7228 ext 1071 or ext 1442.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member [FINRA/SIPC](#)) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. SACU has contracted with CFS to make non-deposit investment products and services available to credit union members.