

# RETIREMENT *IN* SIGHT

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MONTHLY NEWS AND INFORMATION FOR CURRENT AND FUTURE RETIREES

## SEPTEMBER 2016

*"Often we don't even realize who we're meant to be because we're so busy trying to live out someone else's ideas."*

- Oprah Winfrey

## HEALTH TIP

### Supplements are no great complement

We get most of our vitamins and nutrition through the food we consume. The idea is to eat a nutrient-rich balanced diet, not to compensate for an insufficient one with supplements. Even regular vitamins and supplements can produce harmful side effects if taken to excess.

## BRAIN TEASER

### River Rowboat Riddle

Ten soldiers had to cross a river. There was no bridge, and none could swim. They saw a docked rowboat with two children in it, only big enough to hold two children or one soldier at a time. How did the soldiers cross the river in the boat?\*

## DID YOU KNOW?

### Dolphins in disguise

Killer whales (orcas) are not actually whales, but the largest member of the dolphin family, *Delphinidae*.<sup>4</sup>

## Can You Determine Your Ideal Retirement Income by Formula?

Retirement income formulas can serve as a starting point or simple estimation of the amount of money you may need per month or year, but other factors may influence those needs as well. Some articles state that you need to live on 70% or 80% of your end salary in retirement, but such rules of thumb may prove simplistic. Claims that you need to amass a certain amount to retire comfortably today can also gloss over some key retirement planning variables.

For example, when and where do you think you will retire? Leaving work a few years earlier (or later) will affect your income planning. So will retiring to another location. There are retirees who move to more affluent areas with higher costs of living, even as they move into smaller homes. Do you want to travel quite a bit, or pursue a particularly expensive hobby or passion? Fulfilling those dreams might require more income than you now imagine. How about inheritances, bonuses, or selling your company? These potential cash infusions can decrease income needs, just as health crises or eldercare can increase them. A good retirement planner may help you determine your needs in a way that simple math may not.<sup>1</sup>

## Chronic Inflammation: The Cause of Too Many Maladies?

Obese or overweight baby boomers (or those who eat large amounts of red meat and carbohydrates) may be inviting chronic inflammation. We have all experienced acute inflammation, like when the body rapidly manufactures white blood cells and bruises in response to an injury. Chronic inflammation, however, occurs when the body does this regularly. Some studies have linked chronic inflammation to increased risk of strokes, heart conditions, dementia, kidney disease, and arthritis.

Can you combat it? Yes, and the methods to do so are rather simple. They boil down to lifestyle choices. Eating a vegan or Mediterranean diet and scaling back or cutting out red meat and fast food can help. Exercise has been recommended, and a 2015 study noted an association between inadequate sleep and chronic inflammation – getting seven to eight hours of shuteye per night seems to assist the brain in wiping out toxic proteins accumulated during the day.<sup>2</sup>

## On the BRIGHT SIDE

According to a new Transamerica survey, 83% of baby boomers contribute to workplace retirement plans. Their median contribution? An impressive 10% of their salary.<sup>3</sup>

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\* TRIVIA ANSWER: Stumped? Contact me for the answer! 614-842-6090

CITATIONS.

- 1 - [money.usnews.com/money/blogs/on-retirement/articles/2016-08-18/7-reasons-retirement-income-formulas-may-not-work-for-you](http://money.usnews.com/money/blogs/on-retirement/articles/2016-08-18/7-reasons-retirement-income-formulas-may-not-work-for-you) [8/18/16]
- 2 - [nextavenue.org/the-invisible-condition-thats-dangerous-to-your-health/](http://nextavenue.org/the-invisible-condition-thats-dangerous-to-your-health/) [3/25/16]
- 3 - [cbsnews.com/news/boomer-retirement-plans-good-bad-and-ugly/](http://cbsnews.com/news/boomer-retirement-plans-good-bad-and-ugly/) [9/7/16]
- 4 - [todayifoundout.com/index.php/2011/04/killer-whales-are-actually-dolphins/](http://todayifoundout.com/index.php/2011/04/killer-whales-are-actually-dolphins/) [4/26/11]