Contents

The Big Picture

10 Time for a Reality Check Are you on target to retire when you want? These steps will help you get there.

17 You Can Retire a Millionaire What you need to save each month to reach seven figures by age 65.

18 Make Sure You’re Saving Enough Use our worksheet to crunch your numbers to see if you’re on track.

22 Roth IRAs Rock You don’t get a tax deduction for contributions, but withdrawals are tax-free.

24 Taxes on Snowbirds Read this if you own a second home in another state.

26 The 401(k) Plan Turns 40 Now it’s the cornerstone of retirement.

30 How I Picked the Day Our columnist shares her decision process.

The Right Investments

32 How to Invest to Reach Your Goal These portfolios will get you from your peak-savings years to retirement and beyond.

38 Inflation-Proof Your Investments Guard against inflation’s insidious drag on your earning power with these hedges.

41 Hitting the Target Target-date funds simplify saving for retirement.

42 100 Biggest Funds in 401(k) Plans Three steps to help you decide which mutual funds are worth owning in your retirement savings account. Plus: Total returns for the 100 biggest holders of 401(k) assets.

44 Get Good Advice That Suits You We help you pick the right financial adviser at the right price.
**RETIREMENT INCOME**

48 **Social Security: Get It Right** Don’t let a bum steer at a Social Security office prevent you from maximizing your benefits. **Plus:** Good news about the dreaded earnings test.

54 **Making the Most of Rising Rates** Most income investors look to bonds to provide some combination of stability for their portfolio, income, and diversification. Here are savings and investment ideas to help you reach each of those goals.

58 **Stretch Your Retirement Income** One of the biggest challenges for retirees is making sure you don’t outlive your money. These strategies will generate extra income and extend the life of your portfolio.

**A HEALTHY RETIREMENT**

64 **31 Ways to Save on Health Care** We show you how to get the most bang for each buck you spend.

70 **New to Medicare?** The answers to these frequently asked questions will help you navigate an often tricky system.

73 **How to Afford Long-Term Care** With insurance companies jacking up their rates, our strategies can help you trim your premiums or pay less for a new policy.

76 **Manage the Cost of Cancer Care** Scope out what your insurer will cover, then be ready to appeal if you are denied benefits.

79 **Get These Forms** Lining up these legal documents in advance will save you precious time and hassle.

**LIVING WELL**

80 **5 Great Places to Live in Retirement** These destinations are within an hour or two of big-city amenities.

86 **Help Aging Parents With Their Finances** Use our strategies to protect your parents’ money and dignity.

90 **Get Continuing Care and Community** Retirement communities offer peace of mind—for a price.

93 **The New Rules for Giving to Charity** You can support your favorite causes and still get a tax break.

96 **Best and Worst States for Retiree Taxes**
RETIREE TAX MAP

Our state-by-state guide helps you choose the right home for you and your nest egg. See how states tax various forms of retirement income, which ones offer property tax breaks for retirees and how states ultimately ding your estate.

kiplinger.com/links/retireetaxmap

SPECIAL REPORTS

MAXIMIZING SOCIAL SECURITY BENEFITS
kiplinger.com/links/maximize

ESTATE PLANNING
kiplinger.com/links/estateplan

UNDERSTANDING ANNUITIES
kiplinger.com/links/annuities

REQUIRED MINIMUM DISTRIBUTIONS
kiplinger.com/links/rmds

NAVIGATING MEDICARE
kiplinger.com/links/medicare

MAKING YOUR MONEY LAST
kiplinger.com/links/makeitlast

MORE HELP FOR YOUR RETIREMENT

Boost Your Cash Yield
Kiplinger’s Investing for Income will show you how to generate steady income with moderate growth and manageable risk, no matter what the market is doing.

kiplinger.com/go/investing

Retire on Your Terms
Whether you’re almost there or have a few years to go, Kiplinger’s Retirement Report will show you how to retire on your schedule.

kiplinger.com/go/retirementreport