



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

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- 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

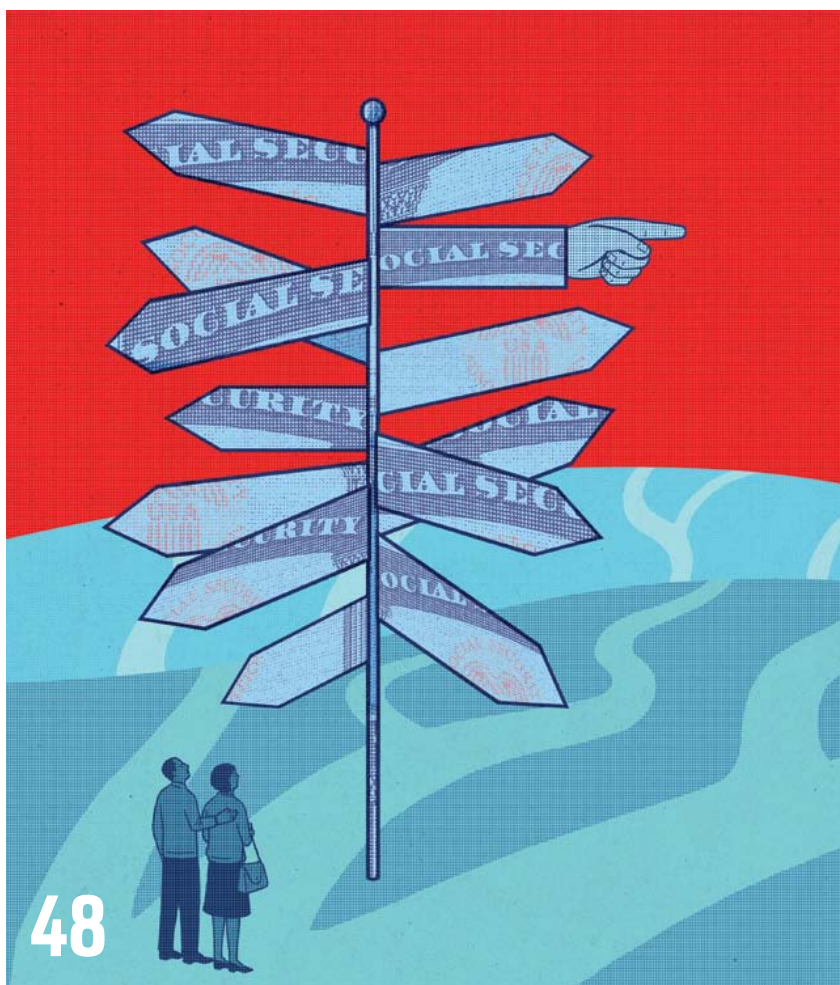
- 48 Social Security: Get It Right** Don't let a bum steer at a Social Security office prevent you from maximizing your benefits. **Plus:** Good news about the dreaded earnings test.
- 54 Making the Most of Rising Rates** Most income investors look to bonds to provide some combination of stability for 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

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LIVING WELL

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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.

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TOOLS



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Determine how much you need to save each month to meet your goals.

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RMD Calculator

Compute your required minimum distributions from a traditional IRA.

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