

SEVEN RULES OF RETIREMENT INVESTMENT

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While every saver is different, there are a few golden rules that everyone should stick to when it comes to investing for retirement. Here we run.

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If you're 10 years from retirement, multiply by 1. You're in this to build wealth over the next 30 or 40 years, so don't fret over the daily ups and downs of the market. Picture yourself in retirement.

Pensioners can split their pension pot into different types of deal to suit them. That stops the money from growing more, and it can mean penalties and taxes. Sure, there are reverse mortgage schemes, but those require your house to be kept as collateral. The chart below compares the numbers given by the Rule of 72 and the actual number. The best thing about this option is that you cannot avoid it. Not by what others project onto us.