Timeless Retirement Principles Still Matter

After 250 Years

While history is full of change, not everything changes.

Across generations and economic cycles, certain principles continue to show up in strong retirement plans. These are not flashy ideas. They are durable ones.

Diversification

Not relying too heavily on one market outcome, one income source, one tax bucket, or one strategy.

Discipline

Avoiding emotional decision -making, espeically during uncertain periods.

Ongoing Review

A retirement plan should be revisited over time - not created once and forgotten.

Adaptability

Plans that can adjust tend to be more resiliant than plans that depend on everything going according to script.

These priniciples are not complicated, but they are powerful. In a changing world, they provide structure without rigidity.

A simple retirement review checklist

- **Has my retirement timeline changed?**
- **Has my spending changed?**
- **Has my health changd?**
- **Have tax rules or Social Security assumptions changed?**
- **Am I still comfortable with how my income us structured?**
- **Have I reviewed beneficiary, legacy, or family planning decisions recently?**

Fun Fact

In 1983, the full retirement age for Social Security was raised to 67 for people born in 1960 or later, because American's are living longer.

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