

Questions to Ask Yourself If You're Thinking About Retirement According to Darcy Bergen

PEORIA, ARIZONA, UNITED STATES, October 10, 2019 /EINPresswire.com/ -- As the owner of Bergen Financial Group, [Darcy Bergen](#) has been helping his clients with retirement planning strategies for many years. Because he knows not everyone is ready for retirement, he is sharing some questions everyone should ask themselves to prepare for retirement.

Will I Have Other Sources of Income During Retirement?

If you're approaching retirement age, Darcy Bergen recommends you take a look at what your sources of income will be once you transition into your golden years. For starters, once you're in your 60s, you will receive some income from your Social Security. Also, some people rely on their tax-advantage retirement accounts such as 401(k) or IRAs.

Unfortunately, for some people, that's not enough money to carry them through retirement. Darcy Bergen recommends people start planning early and look into other ways to generate revenue after they retire. Some people try to diversify their income by starting a business or investing in rental properties.

How Can I Pay for Healthcare Expenses Once I Retire?

With over 20 years of experience as a financial advisor, [Darcy Bergen knows](#) the healthcare after retirement question is the least asked among his clients.

Although people can start collecting Medicare after the age of 65, their healthcare-related expenses are likely to increase over time. Medicare only covers about 50% of medical expenses, and you will still be responsible for co-pays and other out of pocket expenses.

Darcy Bergen recommends you look into the possibility of contributing to a Health Savings Account (HSA). With a HAS, all of the contributions are tax-deductible and tax-free when you use it to pay for medical expenses.

How Much Money Do I Have in My Retirement Accounts?

According to Darcy Bergen, not everyone who approaches retirement age knows how much they actually have saved in their retirement accounts. If people don't know how much combined retirement savings they have, how can they know where they need to be?

Darcy recommends meeting with a retirement planning advisor to review their current accounts and come up with a plan.

How Do I Plan on Spending My Retirement?

Well before retirement, Darcy Bergen advises people to visualize how they want to spend their retirement. Are you planning on traveling, moving to the beach, or downsizing? Your answers will



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affect how you plan and look at retirement. Once you figure out what your dream retirement looks like, you will be able to modify your retirement contributions.

Financial advisors like [Darcy Bergen help](#) clients answer these and other tough questions to ensure their clients have the life they deserve once they reach retirement.

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