Hi and Welcome to Park View Federal Credit Union Financial Advisors.

I’m Sherwyn Smeltzer and I’m Debbi Mowery.

We often get asked how much do I need to save for retirement? What is enough?

Good financial advice is really individualized, but here are some general guidelines:

* Save early and save often! Open a traditional or Roth IRA account today
* Pay yourself first
	+ Start with something, and work up to 10-15% of income
	+ Use raises, tax refunds or cash windfalls to add to your retirement savings

Did you know?

* Park View Advisors can open a traditional or Roth IRA for you?
* We can also roll over employer retirement accounts, big or small
* We can set up a monthly contribution plan
* We can open an account for as little as $50 per month
* You can withdraw Roth contributions at any time for any reason which provides flexibility and access to money in times of uncertainty

What if I can’t afford to save for retirement?

* Even people with debt should start saving now
* Saving regularly actually reduces your average cost of investing

So take the first step. Contact us at 540.564.6111 or click the reply button to get started!

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