



Look Beyond your Corporate Benefits

Careers and jobs end. You try to manage our career and human capital but you don't control all the variables. Social sciences have acknowledged the theory for multi-careers because the probability of staying in one job or company is low. Retirement benefits educate us, help us build assets and provide tools. Assets may build over time, even with changing jobs, but the inertial of developing a team gets lost as jobs and retirement benefits change providers. The collective goal of the corporate employers is to help you prepare to retire on time and to push you out the door, at their convenience.

Your company has prepared for this day by hiring many younger employees. They have given you benefits to save for retirement, tools, and services. Everyone knew it was coming, so what now.

Being prepared for retirement starts early in your career. Here are some action points to consider:

1. Build an investment and planning team that strives to get you the best returns and is a partner with your goals in mind. Learn how to govern your team of service provider, they work for you.
2. Manage your human capital and career with realistic perception. Employment to age 68 as a corporate employee is a low probability.
3. Have a goals oriented financial plan. Let it evolve and become a living document that tracks results. This can be accomplished at a reasonable price.