

# Do You Think About Retirement? Darcy Bergen Shares Questions to Keep in Mind

PEORIA, AZ, UNITED STATES, March 2, 2020 /EINPresswire.com/ -- Financial planner, [Darcy Bergen](#) has over 20 years of experience helping clients plan for retirement. He is the owner of Bergen Financial Group and has helped clients with their investment, Social Security Benefits, Fixed Index Annuities, retirement planning, and other financial needs. Research shows that only 70 percent of Americans are ready for retirement. For the 30 percent who aren't, Darcy Bergen shares questions everyone should ask themselves to prepare for retirement.

## What are Your Sources of Income During Retirement?

Although planning for retirement should start in their 20s or 30s, many people put it off until they're approaching retirement age. For those individuals approaching retirement age, [Darcy Bergen recommends](#) they take a look at what their sources of income will be once they transition into retirement. Some people will rely on their tax-advantage retirement accounts such as 401(k) or IRAs, while others will mostly rely on their Social Security income. Even with those sources of income, it might not be enough for retirement. Darcy Bergen recommends people start planning early and try to diversify their income by starting a business or investing in rental properties.

## Do You Have the Income to Pay for Healthcare Expenses?

Once they reach the age of 65, people can start collecting Medicare to cover their medical expenses. However, their healthcare-related costs are likely to increase over time. Medicare only covers about 50% of medical expenses, and they will still be responsible for co-pays and other out of pocket expenses. Darcy Bergen suggests retirees look into supplemental health insurance, such as contributing to a Health Savings Account (HSA). HAS accounts offer flexibility, are tax-free, and will help cover medical expenses not covered by Medicare.

## Do You Have a Solid Retirement Account?

After 20 years in the industry, [Darcy Bergen has](#) encountered many clients who don't know how much they actually have saved in their retirement accounts. Staying on top of their retirement accounts will help simplify the process of them in the long run. Darcy advises people approaching retirement age to meet with a retirement planning advisor to review their current accounts and come up with a plan.

## How Do You Plan on Spending Your Retirement?

Deciding how they want to spend their retirement is an important step that many people overlook. Do they plan to downsize their home? Do they wish to travel? The answers to these



questions will help shape their retirement plan.

Financial advisors like Darcy Bergen help clients answer these and other tough questions to ensure their clients have the life they deserve once they retire. For more of Darcy Bergen's financial tips on retirement, check out [darcybergen.co](http://darcybergen.co).

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