

Darcy Bergen Recommends Retirement Income Planning

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/EINPresswire.com/ -- Individuals and Couples
Should Consider Making Time to Plan for
Retirement Income

While the average age of retirement in the United States is 59.88 years old, many are still working to earn some kind of income past the age of 65*. Further, statistics from the American Association of Geographers (AGG) estimate that many are planning on living on Social Security benefits. Almost half of all Americans have no retirement plan savings whatsoever**, [Darcy Bergen recommends](#) that people make time to plan for retirement income.

[Darcy Bergen, a financial planner](#) based out of Peoria, AZ, hosts retirement classes at a local college. He also offers income planning for retirement.

Darcy Bergen wants people to plan and strategize about retirement income. He recommends that people look at the various forms of income that they will depend on during retirement. This can include not only Social Security but also pension, 401k, IRAs, and other investments.

Darcy Bergen says that it's important for couples and individuals to have a plan. Particularly with couples, both parties need to agree on how much anticipated retirement income is needed. Many have no idea how much income they may need in savings to retire. Bergen explains that it could require a lot more than what the average person assumes.

The amount to have in savings depends on various factors. Some factors include age at retirement, life expectancy, anticipated lifestyle, and debts (including home mortgage). More people are living longer and this should also be taken into consideration.



Darcy Bergen

By taking the time to put a retirement plan in place, it could help serve as a reminder to monitor current spending habits and encourage people to save until the time they choose to retire, according to Darcy Bergen.

[Darcy Bergen runs Bergen](#) Financial and also co-hosts a radio show with his wife, Heather Bergen, featuring tips on how to save money and boost income.

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CONTACT:

Caroline Hunter
Web Presence, LLC
+1 7865519491

SOURCE: Web Presence, LLC

Caroline Hunter
Web Presence, LLC
+1 786-233-8220

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