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Retirement in Motion

Tips and resources that everyone can use

The Rising Cost of Children

According to the U.S. Department of Agriculture, the cost of raising a child for middle-income families, including housing, food, primary/secondary education, transportation, clothing and healthcare — from when they are born in 2007 until they reach age 18 — is \$229,270. This is about twice the rate of increase in inflation. Education and healthcare expenses have increased the most since 1960, from 2% to about 18% of parents' income.¹ But this estimate doesn't include the cost of college, a big-ticket item that keeps on rising. There is a silver lining, however: economies of scale. The more children you have, the less cost is incurred per child.

Q&A

What's a brokerage window?

A brokerage window is a service offered by some 401(k) plans that allows you to buy a wide range of stocks, mutual funds and other securities not offered in the core plan. A window may expand your investment choices, but also may incur extra fees and trading charges. As an investor, you need to decide to what extent the increased opportunities to generate returns are offset by the cost

Quarterly Reminder

If you've had a major life change, be sure to update beneficiaries on your financial accounts. Your 401(k), IRA, mortgages and bank accounts all can be affected by marriage, adoption, divorce or a death in the family. Remember that if you inherit an IRA, it needs to be retitled in the decedent's name for your benefit. Otherwise, the IRS will treat your inherited IRA as your own. This could have an adverse effect on the tax treatment of your withdrawals. Consult your tax advisor for details.

Tools and Techniques

Financial health isn't the only thing to worry about in your later years. Good physical health through strength training is maybe even more important. Regular strengthening exercises help to prevent osteoporosis and frailty by stimulating the growth of muscle and bone. Your physical strength, in turn, adds to your mental and emotional health. Visit the Center for Disease Control's website to learn how easy it is to stay strong and healthy well into your 50s and beyond.

<https://www.cdc.gov/physicalactivity/basics/pa-health/>.

Corner on the Market: Basic Financial Terms to Know

Commercial mortgage-backed securities (CMBS) – CMBS are a type of debt-backed security that is secured by mortgages on commercial buildings, such as large apartment complexes, warehouses, office buildings and shopping malls. Some mutual funds invest a portion of their assets in CMBS. CMBS give investors easy access to commercial real estate as well as potentially higher yields than traditional government bonds, although with potentially more risk.

1 Sources: U.S. Department of Agriculture, Bureau of Labor Statistics.

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