

## ***Retirement Planning Research Paper***

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(2000) used data from the Health and Retirement Survey to examine the role of planning and the lack of financial literacy in retirement saving. She found that individuals who did not plan for retirement have lower net wealth and were less likely to invest in assets with higher expected returns such as equities.

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Download file to see previous pages The deduction is automatic and can only be withdrawn once an employee retires officially or resigns. The most common company retirement plan is the 401(k) plan. The benefit of this plan is that employers share profits earned from the plan with the employees (Cavanaugh and Fredda, 2002).

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retirement planning behaviour of working individuals from different age groups. (2) To examine whether other demographic variables are relatively important for retirement planning. (3) To determine the role of psychological variables in retirement planning behaviour. (4) To determine the characteristics of the demographic variables.

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