COMPLIMENTS OF Brighthouse FINANCIAL

Kiplinger's

Guide to a Worry-Free Retirement

SPRING 2017

INSIDE

Retire When You Want

Decide when the time is right and make your escape.

FOR SOME, THE IDEA OF RETIRING EARLY is a dream nurtured over decades. Others want to work until they drop. There's no right time to retire, but there is a right way to plan for it. Here are some strategies to position yourself to retire when you want.

1 ASSESS YOUR SAVINGS

Saving regularly from the beginning of your career to the end has always been the prescription for a comfortable retirement. To retire at 67, for instance, Fidelity Investments recommends that you set aside 15% of your salary, including any employer contribution, starting at age 25 and continuing throughout your career, resulting in a retirement stash of 10 times your final income.

The formula assumes you'll replace 45% of your preretirement income with savings, with the rest of your income coming from Social Security. To replicate your standard of living and retire at 62, you'd have to save 25% of your salary starting at age 25, says Fidelity.

As with all long-term goals, however, life has a way of intruding, in the form of kids, mortgages and college costs. If you start saving for retirement late or cut back on saving for a few years, you'll have to double down to get back on track. That's challenging but not impossible, says Kevin Reardon, a certified financial planner in Pewaukee, Wis. "We get clients who are in their early fifties, the kids are out of the house and they're past the college expenses. Now they're able to sock away a big chunk of money."

Uncle Sam gives you a boost, too. If you are 50 or older, you can make annual catch-up contributions of up to $6,000 to your 401(k), for a total of $24,000 in 2017, and up to $1,000 to your IRA, for a total of $6,500.

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VIDEO

Retirement Plan Checkup

It's essential to build a retirement budget you can live on. Here are three things you need to know to create a reality-based plan.

Ultimately, you may realize that your post-career plans don't require 10 times your preretirement income, or that retiring a year or two earlier than scheduled is worth skipping ski trips to Gstaad. Savings benchmarks are a guide, not an imperative, says Jeanne Thompson, a senior vice president at Fidelity. "When people decide they're ready, they take stock of what they have and make it work."

❷ ANALYZE YOUR SPENDING

No matter how you envision your retirement, you still have to figure out how you'll cover your costs when you no longer have a paycheck. Well before you retire, determine what your current expenses are and which of them you expect to carry into retirement. "If I had to put my finger on the one issue for people coming into my office, it's that they don't know what they're spending," says Reardon.

The process doesn't have to be arduous or time-consuming, he says. "Go to your credit card and checking account statements over the past three to six months and look at your average monthly spending. You'll get a picture of your annualized expenses, and you can probably do it in 20 minutes or less."

Once you've gotten a handle on those expenses, match them to income — any pensions and Social Security payments (more about that below), plus the annual amount you intend to withdraw from savings. Be sure to factor in taxes on distributions from your savings accounts.

❸ PLAN FOR SOCIAL SECURITY

Deciding when to take Social Security is a key part of the planning process. But it's even more important if you retire before your full retirement age — 66 for people born between 1943 and 1954, gradually rising to 67 for people born in 1960 or later.

If you claim as soon as you're eligible, at 62, you'll take a 25% to 30% reduction in benefits from what you'd get at full retirement age. For every year you wait after full retirement age until 70, you'll get an 8% boost in benefits, on top of any cost-of-living adjustments.

The earlier you retire, the more tempting it is to file for benefits — after all, at 62, it's yours for the taking, and you can't live on fumes. But many financial planners recommend holding off, even if that means using retirement savings to cover the income gap. By forgoing benefits a little longer, you'll reap a much higher amount, which will help you stretch your savings over a retirement that could last as long as 40 years.

That higher benefit also applies to your spouse, who qualifies for a survivor's benefit equal to your benefit if you die first. Given the increase in life expectancy (men who reach 65 live until 82.9, on average; women live until 85.5), "for every couple who retires today at 65, chances are good that one spouse will live into his or her nineties," says Jenny Martella, a CFP in Charlotte, N.C.

Delaying Social Security doesn't make sense for everyone. If you're retiring

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because you have a health issue or you lost your job and need the income, or if you believe you won't reach your life expectancy, you should probably take the money sooner rather than later.

❹ REVIEW YOUR PORTFOLIO

For any soon-to-be retiree, the challenge is to figure out how to generate growth in your investments while tamping down risk. A portfolio with 55% stocks, 40% bonds and 5% cash gets you in the ballpark. For a bit more growth, you might adjust the mix to 60% stocks and 40% bonds and cash; for less risk, you'd do the reverse.

If you're retiring early, however, striking the right balance becomes a bit trickier. Should you pump up the stock portion of your portfolio to generate growth over a longer period, or do you come up with a more conservative blend to protect savings?

Some financial planners argue for the more conservative approach, at least at the beginning, to protect against the chance that a bear market could cripple your savings and maybe even force you to go back to work. Others believe you need some extra oomph in your portfolio to protect against inflation over several decades.

"If you're investing in 'safe' investments, such as money market funds or bonds, a 2.5% inflation rate over time will eat your savings alive," says Martella. She recommends a stocks-to-bonds ratio of 60-40 to 70-30, depending on your risk tolerance.

Another way to address the growth-versus-risk problem is to separate your portfolio into "buckets." With this approach, says Marcy Keckler, vice president of financial advice strategy at Ameriprise Financial, you set aside enough cash or cash equivalents in the first bucket to cover one to three years of living expenses, after factoring in guaranteed income, such as Social Security.

The second bucket holds slightly riskier investments, such as intermediate-term bond funds and a few diversified stock funds, for income with some growth; you'll eventually use profits from that bucket to replenish the first. The third and largest bucket represents a balanced portfolio of diversified stock and bond funds, for long-term growth.

❺ SECURE HEALTH COVERAGE

A few years ago, John Patterson, 64, of Annapolis, Md., sold his share of a family insurance company for a generous annual payout. He and his wife, Linda Stein-Patterson, 61, had already accumulated substantial savings, put their two daughters through college and paid off their home. Although Patterson expected to continue working, perhaps part-time (Linda had left the workforce years earlier to be home with their kids), his financial planner insisted he could afford to retire.

So far, the plan has worked out well — but one element of retiring early has caused John a bit of heartburn. Neither he nor Linda is eligible yet for Medicare. They get their coverage through the Affordable Care Act, paying a premium of $1,600 a month for a basic Bronze plan, with a $6,500 per-person deductible.

Prior to the ACA, many would-be retirees were unable to quit their day jobs before 65 because insurers in the individual market made it difficult to get coverage for preexisting conditions. The ACA prohibits insurers from denying coverage for existing health problems, a godsend for many early retirees.

But the coverage can be pricey. Premiums in 2017 for the Silver plan — the most popular choice for those who qualify for subsidies — run an average of $872 a month for a 60-year-old nonsmoker, according to Health Pocket Info Stat, an independent research company. The average deductible is $3,572 for an individual and $7,474 for a family. Lawmakers also are preparing to repeal this law, although they have also pledged to work on a replacement.

Other options? If you work for a company with 20 or more employees, you can usually continue your coverage for up to 18 months after leaving your job through the federal law known as COBRA (some states have similar rules for smaller employers). You'll have to pay both the employer's and the employee's share of the cost, plus a 2% administrative fee.

❻ PLAN FOR YOUR NEW LIFE

Patterson wasn't planning to retire when he did, but he has had no problem filling his time. An accomplished cellist, he plays in several area orchestras and he sings in a choir. He and Linda attend concerts and take classes together at a local community college.

Patterson was lucky: Music, his lifelong avocation, provided him with a built-in structure for his retirement. Not all retirees can say the same, says Tharp. After enjoying a few months of leisure, "they realize they weren't prepared for retirement. They don't have anything to do." ▪ JANE BENNETT CLARK

HAPPINESS IN RETIREMENT

How many of us are 'living the good life' in retirement?

About **9 out of 10** people report being very or moderately satisfied in retirement, according to the Employee Benefit Research Institute. Of course, higher net worth is associated with higher levels of satisfaction, and poorer health is associated with lower levels. EBRI also reports no significant difference between men and women.

Here are additional HAPPINESS MEASURES for current retirees.

LEISURE PHASES

0 to 2
The SELF-DISCOVERY Years

Almost all new retirees say they finally have the freedom to do what they want, on their own terms. Many seek personal growth and adventure — with **7 in 10** trying new activities.

3 to 15
The FREEDOM Years

A majority of experienced retirees say it is easier to structure their free time and enjoy everyday activities. Spending on travel rises significantly — with typical spending of **$11,077** each year.

15+
The CONTENTMENT Years

Long-term retirees are most likely to simplify their lives and spend time connecting with family and friends. More than **a third** take multigenerational and cultural heritage trips.

ENCORE CAREERS

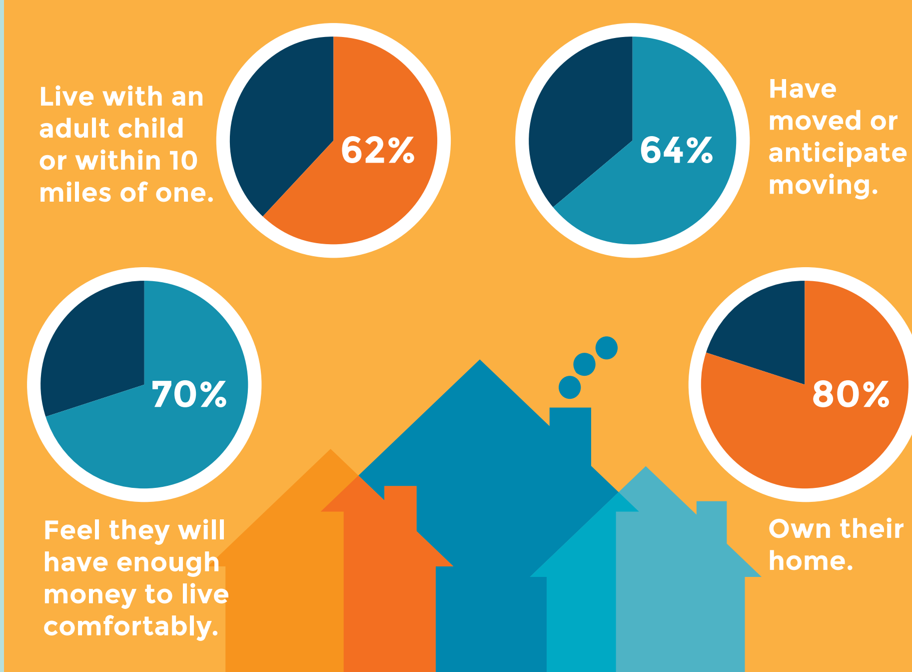
About half of retirees currently work, have worked or plan to work during retirement.

But **a majority** choose a different career and describe their new work as more flexible and fun.

Top reasons people continue to work:

- Financial need
- Giving back
- Social connections
- Sense of accomplishment

HOME LIVES



SOURCES: Age Wave Research Study; AARP; National Institute on Aging; Consumer Financial Protection Bureau; Virtuoso Travel Study; Employee Benefit Research Institute.

How Rising Interest Rates Will Affect You

Borrowers get dinged now; savers will wait for higher returns.

THE "LOWER FOR LONGER" mantra for interest rates looks like it's finished for now. In December, the Federal Reserve bumped up the rate it charges banks for overnight loans by 0.25 percentage point, and it did so again in March. These recent hikes were a long time coming: There was a quarter-point increase in December 2015; and the March bump is only the third in more than a decade.

But rate watchers are expecting at least two more increases in 2017, as the economy strengthens and the Fed tries to keep a lid on inflation. Longer-term rates have already soared, with yields on 10-year Treasury bonds up from 1.4% last summer to 2.5% recently. Kiplinger expects the 10-year Treasury yield to reach 3% by year-end.

Borrowers will feel the pinch of higher rates almost immediately. Some 92 million consumers will pay more to service all their debt following the Fed's December hike, according to credit bureau TransUnion. But the average increase will be just $6.45 a month. For nearly two-thirds of affected borrowers, a half-point rate increase would still amount to less than $10 a month in higher payments.

On the flip side, savers will see some relief from rock-bottom earnings in coming months — but not much, and not for a while. Here's how higher rates will affect your pocketbook.

CREDIT CARDS

Card issuers pass rate hikes on to customers almost immediately. But even an increase of one full point from the recent average rate of 16% would add less than $5 a month to the minimum payment on a $5,000 balance.

Nonetheless, now is the time to jump on generous balance-transfer offers, which may become scarcer as rates continue to climb.

HOME LOANS

Each time the Fed hikes rates, you'll see a similar increase in your home-equity line of credit, typically within 60 days. And if you've got an adjustable-rate mortgage, your rate will go up at reset time. A half-point rate increase on a five-year ARM would add less than $60 to the monthly payment on a $200,000 mortgage; a bump of 0.75 percentage point would add about $85.

Fixed-rate mortgage rates follow 10-year Treasury yields, so they're already up, from an average 3.4% for 30-year loans in early October to 4.2% recently. We expect the rate on 30-year loans to end 2017 at 4.6%.

AUTO LOANS

You might not notice a couple of quarter-point increases on car-loan payments. Competition for slowing auto sales will keep loan rates in the low 3% range in 2017, says Greg McBride, chief financial analyst at Bankrate.com.

SAVINGS ACCOUNTS

Assuming the Fed keeps raising rates in 2017, savers should see returns inch up in the second half of the year. In the meantime, look for five-year CDs with early-withdrawal penalties of six months' interest or less so that you can cash out to take advantage of higher rates. Rates on five-year bank CDs average less than 1% currently; by year-end McBride sees the average yield at 1.1%, with top yields of about 2.5%.

Internet accounts are typically more generous than those at brick-and-mortar banks. And they often respond faster to Fed rate hikes. ▪ ANNE KATES SMITH

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How Much Risk Can You Stand?

Taking on too much risk makes you more likely to sell at the worst possible time.

THE INVESTING WORLD IS full of unknowns these days. We're grappling with a new — and very different — administration in Washington, along with more-familiar concerns about the economy, corporate earnings and geopolitical developments.

The only certainty is that volatility will escalate, so be prepared for a few gut checks as the market zigs and zags. Knowing more about your tolerance for risk can help you design a portfolio that will ensure you can meet your goals without losing sleep.

ABILITY VS. WILLINGNESS

Risk tolerance is a measure of both your ability to take on risk and your willingness to do so. Ability has to do with your finances — the investment returns you require to meet your goals, how much you can afford to lose in a market downturn, how much time you have to make up losses and so on. Those considerations will be factors in how you divide your money among stocks, bonds and other investments and which companies you favor.

Your willingness to take on risk is behavioral, emotional and psychological — it's how comfortable you are with the portfolio decisions you've made. "Sometimes the ability to take risks conflicts with the willingness to take risks," says Tyler Nunnally, a strategist at FinaMetrica, a firm that develops risk-tolerance tests for investment advisers to use with their clients.

Such conflicts can derail an investment plan faster than you can say "Sell everything!" Says Nunnally, "If investors are taking on more risk than they can emotionally tolerate, they'll hit the panic button and sell at the worst possible time."

If that sounds like you, then you need to ratchet down the aggressiveness of your portfolio, whether by transferring some money from stocks to bonds and cash or perhaps by trading in some of your small-company upstarts for big, brand-name blue chips.

But recognize that such de-risking comes with the trade-off of diminished rewards. Maybe you'll have to retire at age 67 instead of 65, or maybe you'll decide to spend less and save more. Conversely, you might have an appetite for adventure when it comes to investing, but if you are only a year or two from retirement (or some other goal), then your capacity for risk taking with the assets required to meet that goal is virtually zero.

NATURE, NOT NURTURE

One misconception about risk tolerance is that it varies with whatever is going on in the market. In fact, the psychological aspect of risk tolerance is just as much a part of your personality as, say, introversion or extroversion.

Risk tolerance remains remarkably stable during market gyrations and throughout one's lifetime (although major life events, such as marriage or the birth of children, can change your appetite for risk). Interestingly, risk tolerance is not necessarily consistent in all aspects of one's life: You could be a stock market nervous Nellie who skydives or a gambler who likes to hug the right lane and drive just below the speed limit.

What can change with the market is your perception of risk, which wanes in boom times and waxes as markets head south. In other words, whatever your tolerance might be, a turbulent market can make you overestimate the level of risk.

The best way to avoid any rash decisions is to maintain a well-diversified portfolio, which tends to smooth out returns over time, and to think long term. Don't obsess over your account balances, and turn off TV financial commentators if they spook you. ▪ ANNE KATES SMITH

7 Things You Should Know about Social Security

For many Americans, Social Security benefits are the bedrock of retirement income. Maximizing that stream of income is critical to funding your retirement dreams.

THE RULES FOR CLAIMING BENEFITS can be complex, and recent changes to Social Security rules created a lot of confusion. But this guide will help you wade through some of the details. By educating yourself about Social Security, you can ensure that you claim the maximum amount to which you are entitled. Here are seven essentials you need to know.

1 It's an Age Thing

Your age when you collect Social Security has a big impact on the amount of money you ultimately get from the program. The key is to know your full retirement age. For people born between 1943 and 1954, full retirement age is 66. It gradually climbs toward 67 if your birthday falls between 1955 and 1959. For those born in 1960 or later, full retirement age is 67.

You can collect Social Security as soon as you turn 62, but taking benefits before full retirement age results in a permanent reduction — as much as 25.83% of your benefit if your full retirement age is 66.

Age also comes into play with kids: Minor children of Social Security beneficiaries can be eligible for a benefit. Children up to age 18, or up to age 19 if they are full-time students who haven't graduated from high school, and disabled children older than 18 may be able to receive up to half of a parent's Social Security benefit.

2 How Benefits Are Factored

To be eligible for Social Security benefits, you must earn at least 40 "credits." You can earn up to four credits a year, so it takes 10 years of work to qualify for Social Security.

Your benefit is based on the 35 years in which you earned the most money. If you have fewer than 35 years of earnings, each year with no earnings will be factored in at zero. You can increase your benefit by replacing those zero years, say, by working longer, even if it's just part-time.

But don't worry — no low-earning year will replace a higher-earning year. The benefit isn't based on 35 consecutive years of work, but the highest-earning 35 years.

3 An Extra Benefit for Spouses

Marriage brings couples an advantage when it comes to Social Security. Namely, one spouse can take what's called a spousal benefit, worth up to 50% of the other spouse's benefit. Put simply, if your benefit is worth $2,000 but your spouse's is only worth $500, your spouse can switch to a spousal benefit worth $1,000 — bringing in $500 more in income per month.

The calculation changes, however, if benefits are claimed before full retirement age. If you claim your spousal benefit before your full retirement age, you won't get the full 50%. If you take your own benefit early and then later switch to a spousal benefit, your spousal benefit will still be reduced.

Note that you cannot apply for a spousal benefit until your spouse has applied for his or her own benefit.

4 Income for Survivors

If your spouse dies before you, you can take a so-called survivor benefit. If you are at full retirement age, that benefit is worth 100% of what your spouse was receiving at the time of his or her death (or 100% of what your spouse would have been eligible to receive if he or she hadn't yet taken benefits). A widow or widower can start taking a survivor benefit at age 60, but the benefit will be reduced because it's taken before full retirement age.

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If you remarry before age 60, you cannot get a survivor benefit. But if you remarry after age 60, you may be eligible to receive a survivor benefit based on your former spouse's earnings record. Eligible children can also receive a survivor benefit, worth up to 75% of the deceased's benefit.

5 Divorce a Spouse, Not the Benefit

What if you were married, but your spouse is now an ex-spouse? Just because you're divorced doesn't mean you've lost the ability to get a benefit based on your former spouse's earnings record. You can still qualify to receive a benefit based on his or her record if you were married at least ten years, you are 62 or older, and single.

Like a regular spousal benefit, you can get up to 50% of an ex-spouse's benefit — less if you claim before full retirement age. And the beauty of it is that your ex never needs to know because you apply for the benefit directly through the Social Security Administration. Taking a benefit on your ex's record has no effect on his or her benefit or the benefit of your ex's new spouse. And unlike a regular spousal benefit, if your ex qualifies for benefits but has yet to apply, you can still take a benefit on the ex's record if you have been divorced for at least two years.

Note: Ex-spouses can also take a survivor benefit if their ex has died first, and like any survivor benefit, it will be worth 100% of what the ex-spouse received. If you remarry after age 60, you will still be eligible for the survivor benefit.

6 It Can Pay to Delay

Once you hit full retirement age, you can choose to wait to take your benefit.

Your benefit is based on your 35 highest-earning years.

There's a big bonus to delaying your claim — your benefit will grow by 8% a year up until age 70. Any cost-of-living adjustments will be included, too, so you don't forgo those by waiting.

While a spousal benefit doesn't include delayed retirement credits, the survivor benefit does. By waiting to take his benefit, a high-earning husband, for example, can ensure that his low-earning wife will receive a much higher benefit in the event he dies before her. That extra income of up to 32% could make a big difference for a widow whose household is down to one Social Security benefit.

In some cases, a spouse who is delaying his benefit but still wants to bring some Social Security income into the household can restrict his application to a spousal benefit only. To use this strategy, the spouse restricting his or her application must be at full retirement age and he or she must have been born on January 1, 1954, or earlier. So the lower-earning spouse, say the wife, applies for benefits on her own record. The husband then applies for a spousal benefit only, and he receives half of his wife's benefit while his own benefit continues to grow. When he's 70, he can switch to his own, higher benefit. Exes at full retirement age who were born on January 1, 1954, or earlier can use the same strategy — they can apply to restrict their application to a spousal benefit and let their own benefit grow.

7 Take a Do-Over

There aren't many times in life you can take a mulligan. But Social Security offers you the chance for a do-over. Say you claimed your benefit, but now wish you had waited to take it. Within the first 12 months of claiming benefits, you can "withdraw the application." You will need to pay back all the benefits you received, including any spousal benefits based on your record. But you can later restart your benefit at a higher amount.

Early claimers have another opportunity for a do-over: They can choose to suspend their benefit at full retirement age. Say you took your benefit at age 62. Once you turn full retirement age, you can suspend your benefit. You don't have to pay back what you have received, and your benefit will earn delayed retirement credits of 8% a year. Wait to restart your benefit at age 70, and your monthly payment will get up to a 32% boost — which could erase much of the reduction from claiming early. ▪ RACHEL L. SHEEDY

Quick Tips on Money Matters

ECONOMY

Outlook. Expect gross domestic product to grow 2.1% this year, short of the 4% target of President Trump. His goals for tax reform and infrastructure spending will take a while to make a difference in growth. Meanwhile, a rise in interest rates and the value of the dollar will slow growth. GDP growth should rise higher in 2018 and 2019, in the range of 2.5% to 3% annually.

Gas prices. Expect the cost of a gallon of gas to continue to rise. The national average, currently at about $2.37 a gallon, is likely to hit $2.50 a gallon soon. Crude oil is likely to continue to trade from $50 to $55 per barrel until early spring at least.

INVESTING

Excess trading. The Securities and Exchange Commission has issued an investor alert to help investors determine if excessive trading is occurring in their brokerage accounts and what to do if you suspect it is, such as complaining to the brokerage firm and the SEC or the Financial Industry Regulatory Authority. Read the alert at www.investor.gov.

Investing benchmarks. Stocks are the most popular investment held by U.S. investors, according to a survey by the Financial Industry Regulatory Authority Investor Education Foundation (www.finrafoundation.org). Seventy-four percent of households reported owning individual stocks, and 64% say they own mutual funds. Individual bonds are held by 35% of investors, and annuities by 33%. Only 22% own exchange-traded funds; 15% own real estate investment trusts, options, private placements or structured notes; and 12% own commodities or futures.

FEDERAL TAXES

Bigger tax deduction. More long-term-care premiums count as a medical expense in 2017. When toting up expenses to see if you pass the 10% of AGI threshold that stands between you and an itemized deduction for medical expenses, taxpayers 71 and older can include up to $5,110 of premiums; seniors 61 to 70, $4,090; and people 51 to 60, $1,530.

New W-2 deadline. Next year, employers must file Form W-2s by January 31 to the government. Previously, employers had until the end of February to file paper forms or until the end of March to file electronically. The new deadline is meant to improve IRS efforts to spot errors on tax returns and to help verify the legitimacy of returns to crack down on fraud.

New tool. In an effort to increase self-service options at the IRS, the agency offers a new online tool at www.irs.gov that lets taxpayers view their IRS account balance, showing the amount they owe for tax, penalties and interest. The agency also offers online payment options to pay an amount that's due. The tool uses a two-step authentication process, and to register, taxpayers must have an e-mail address and a text-enabled mobile phone (to which a security code can be sent).

RETIREMENT PLANNING

Online tools. The Securities and Exchange Commission's Investor.gov website offers a collection of free financial calculators, including one that handles compound interest and another for determining your required minimum distribution from a retirement account. You'll also find links to other useful tools, such as the Social Security Administration's benefit estimate calculator and the Retirement Ballpark Estimator, which can help you determine the amount of money you may need for a comfortable retirement. Go to www.investor.gov/additional-resources/free-financial-planning-tools.

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Exceptions chart. If you tap a traditional IRA or 401(k) account before you hit age 59½, you are typically subject to a 10% early-withdrawal penalty. But there are exceptions to protect your pocketbook. The IRS has a nifty chart showing situations in which the penalty will be waived. Find "Exceptions to Tax on Early Distributions" at www.irs.gov.

SOCIAL SECURITY

Earnings record errors. It's important to regularly check your Social Security earnings record for errors. Jim Blair of Premier Social Security Consulting, in Sharonville, Ohio, says one problem spot is when a worker has multiple W-2s in one tax year. Sometimes, only one is posted. The earlier you catch a mistake, the more likely you have the tax records for documentation, which makes for an easy fix. Correct earnings are critical to your benefit, which is based on your highest 35 years of earnings. Set up a My Social Security account at www.socialsecurity.gov/myaccount to check your record.

Cost-cutting. To save money, the Social Security Administration is suspending sending paper benefit estimate statements to those under age 60. Paper statements will only go to those who are older, not getting benefits and don't have a My Social Security online account. To get electronic statements at any age, sign up for an online account at www.socialsecurity.gov.

ESTATE PLANNING

Inherited IRAs. The Financial Industry Regulatory Authority has a new alert detailing what investors need to know about inherited IRAs. In addition to looking at the complex rules, the alert offers tips to help the ownership transition go smoothly. For more information, go to www.finra.org/investors/alerts/inherited-iras-what-you-need-know.

CONSUMER INFORMATION

Investing complaint. If you have a problem with your investments, brokerage account or a financial professional, you can submit a complaint to the Securities and Exchange Commission. Go to www.investor.gov, and under the "Protect Your Investments" tab, click on "Submit Questions and Complaints." You can file the complaint online, or print the form and send it by mail or fax. The SEC's Office of Investor Education and Advocacy will try to resolve the complaint.

Elder abuse. The Centers for Disease Control and Prevention offers a fact sheet titled Understanding Elder Abuse, which details six frequently recognized types of abuse and steps to help prevent such abuse. Go to www.cdc.gov/violenceprevention/elderabuse to download the free guide.

Phone plans. If you're shopping for a better deal on a cell-phone plan, check NerdWallet's comparison tool. Plug in how many lines you need and how much data you use, and the results will list plans by carrier and cost. For each plan, click to see details such as overage costs and a cost breakdown. Go to www.nerdwallet.com/utilities/cell-phone-plans.

Senior resources. ServeOurSeniors.org, a website launched by the North American Securities Administrators Association, offers educational resources and tips about protecting yourself from investment fraud. It also offers resources for family caregivers. The website features an interactive map — you can click on a state to find contact information for the state's securities regulator along with other government resources and adult protective services agencies.

TRAVEL

Booking flights. When booking airfare online, browse for flights in "incognito" mode. Booking sites often can tell when you've looked at a flight multiple times, according to Wisebread, a personal finance website. To encourage you to buy, the site may raise the price so you'll lock in the fare before it goes any higher. Searching in "private" mode or clearing your internet browser's cache can defeat that ploy. And that could save anywhere from $50 to $200, Wisebread says.

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