

The Post-Recession **RETIREMENT MIND**



KEEP YOUR EYE ON SECURITY GROWTH AND GUARANTEES

BY BRUCE FERRIS

Retirement has been redefined for many American investors still smarting from the recent economic downturn. “Playing catch-up” and “rebuilding my nest egg” became catch phrases for baby boomers pounded by the recession and looking to safeguard their retirement investments.

Despite feeling burned by the market, most baby boomers now seem less fretful than they were when fear swept through the financial markets just about a year ago. In fact, 62 percent of American workers believe they can regain the money

they lost in their workplace retirement plans, with more than two-thirds believing it can happen within the next five years, according to the Prudential survey “Impact of the Market Crisis on Retirement Preparedness,” September 2009.

Job Jumpers’ Retirement Jitters

Not surprisingly, that feeling of optimism is a bit more elusive for one group of investors in The Retirement Red Zone — the critical years before and after retirement. Job changers,

