

Jim Cramer



- If you want to retire at sixty, I would put more than half of your retirement money in **fixed income in your forties**. If you intend to work for years after sixty, I would put much less in those placeholders. **Your fifties begins the shift toward more fixed income**. And finally, in your sixties, unless, again, you keep working, fixed income should dominate. **Your opportunities to grow your money are now limited and the reward isn't worth the risk.**
- Only as you get closer to needing the money should your caution take hold so that **don't let a lifetime's worth of savings be wiped out by a swift downturn in the market right before you need the money.**

Suze Orman



- *How do I know if an index annuity is right for me?*
- If you don't want to take risk but still want to play the stock market, ***a good index annuity might be right for you***