Early Retirement
Video Transcript

Are you hoping to retire early? Hi. I'm Sam Twigo, financial planner with Commerce Trust, a division of Commerce Bank. A few smart money habits can go a long way in your retirement plans.

First, set money aside in retirement accounts so you aren't tempted to spend it. You may also consider a taxable investment account, which doesn't have age restrictions on when funds could be withdrawn.

This can act as a bridge in your early years of retirement.

Some credit cards and loans can charge high interest rates. Paying these off early frees up money that can go straight into retirement savings.

Start with what you can comfortably manage and build from there. Increase each year or whenever you're able to. Even one percent can make a difference.

Sitting down together lets us help you assess where you are, identifying the obstacles, and figure out how to adjust to keep you on track to meet your goals. And the team at Commerce is ready to help you build the plan that works for you.