

Retirement Planning for Real Estate Agents

Your Quick Guide to Building a Secure Future

KNOW YOUR NUMBERS

- Estimate your retirement needs: Aim for 70–80% of your pre-retirement income annually.
- Set a goal: Use a retirement calculator to get a ballpark savings goal.

START WHERE YOU ARE

- Don't wait to "make more money" — start with what you can.
- Even \$100–\$200/month adds up over time with compound interest.

CHOOSE THE RIGHT RETIREMENT ACCOUNT

As an independent contractor, you have several options:

- Traditional IRA / Roth IRA
- For individuals — Roth grows tax-free.
- SEP IRA
- Great for higher contributions (up to 25% of income).
- Solo 401(k)
- For self-employed with no employees — higher contribution limits than IRAs.

Tip: Talk to a financial advisor to choose the best option for your situation.

AUTOMATE YOUR SAVINGS

- Set up auto-transfers from your business or personal account.
- Treat it like a non-negotiable monthly "bill" to your future self.

DIVERSIFY YOUR INVESTMENTS

Don't just rely on one income stream:

- Retirement accounts (IRA, 401k)
- Real estate investments (rentals, REITs)
- Brokerage accounts (for non-retirement investing)



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PLAN FOR INCONSISTENT INCOME

- Save more in your high-earning months to cover slower seasons.
- Keep a 3–6 month emergency fund separate from retirement savings.

PROTECT YOUR FUTURE

- Get health insurance and disability insurance (loss of income protection).
- Consider long-term care planning and estate planning.

THINK BEYOND THE SALE

You won't sell homes forever — what does your next chapter look like?

- Coaching?
- Investment properties?
- Passive income from other streams?

QUICK ACTION CHECKLIST:

- Open a retirement account
- Set up automatic monthly contributions
- Schedule a yearly check-in with a financial advisor
- Build your emergency fund
- Start planning your exit strategy

Disclaimer: The information provided here is for general informational purposes only and is not intended as financial advice. I am not a licensed financial advisor or professional. Always consult with a certified financial planner or advisor before making any financial decisions or changes to your financial strategy.

