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# 4 retirement risks that can undo your careful planning

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Few things feel better than to -- finally -- arrive at retirement confident about all the planning and saving you did to cause it to happen. It was decades in the making, but now it's here.

Unfortunately, you may not be out of the financial woods yet.

A number of risks to your retirement strategy can still lurk even as you appear to have safely arrived at your post-work destination. Some of the most common ones include:

While all of these factors pose a significant risk to your retirement, a financial professional should be able to help you create a plan that will reduce some of your exposure.

Retirement should be a time of enjoyment, not a time to fret over every dollar and how tomorrow could bring unpleasant surprises.

Jim Braun is president of Tri-State Retirement ([link](#)) and helps clients optimize Social Security, reduce Medicare costs, and create retirement income strategies that will last the rest of their lives.

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