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Retirement Online: Four Great Sites to Help You Plan

The Web offers many sites you can use in your financial and retirement planning. But with hundreds of sites out there, how do you know which are reliable and which are not?

That's the paradox of the Web — it contains so much information that people often don't know where to turn, or what to trust. Plenty of traps await the retirement planner in cyberspace: claims that are too good to be true, sales disguised as objective advice, unreliable information and links to substandard products.

When searching the Web for financial sites, the first rule is to make sure you know who is operating any site you visit and what they're trying to get you to do. Second, keep in mind that a compelling website may tout substandard products, so check out the offering company's expense charges, investment returns and reputation. Be especially careful about bait-and-switch tactics: One site has a banner ad offering an annuity with a 9%-plus annual rate, but the agency the ad puts you in contact with encourages you to evaluate "all your options." (Translation: 9% is not one of them.) In short, do business only with providers you know and trust.

Here are four websites we think offer valuable retirement and financial planning information.

www.ssa.gov

The official website of the Social Security Administration provides reliable information on Social Security.

www.medicare.gov

This official government website provides authoritative information on Medicare. Follow the links for specific information on topics of interest.

www.retirementliving.com

This site focuses on housing and lifestyle choices for retirees. It contains information about retirement communities, state property and sales taxes and relocating in retirement.

www.tiaa-cref.org

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