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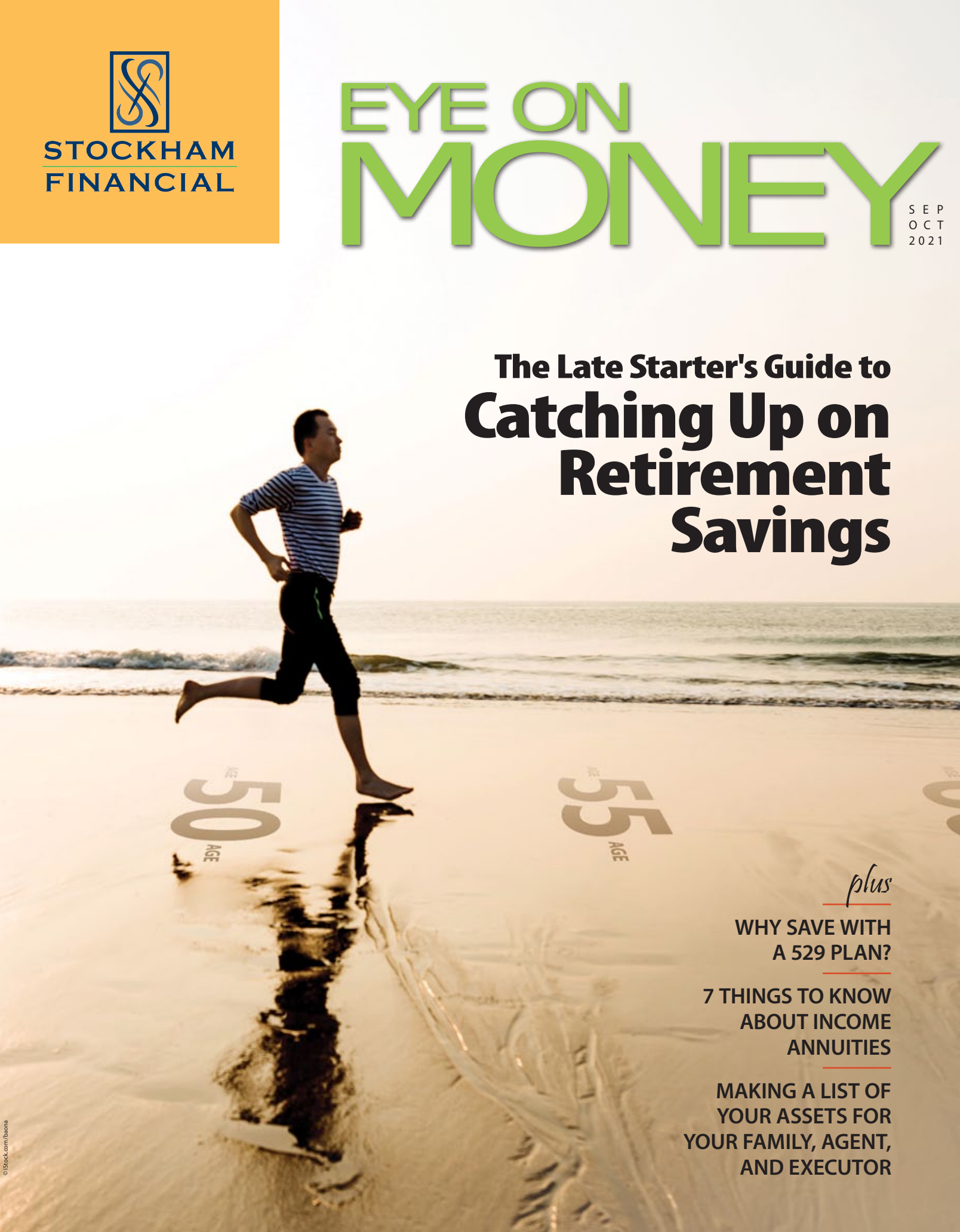
The Late Starter's Guide to

Catching Up on Retirement Savings



plus

WHY SAVE WITH A 529 PLAN?

7 THINGS TO KNOW ABOUT INCOME ANNUITIES

MAKING A LIST OF YOUR ASSETS FOR YOUR FAMILY, AGENT, AND EXECUTOR

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IMPORTANT DATES

OCTOBER 1	**The FAFSA form becomes available for the 2022-2023 school year.** The Free Application for Federal Student Aid (FAFSA) is used to determine a college student's eligibility for federal student aid and most state and college aid. You can fill out the application online at fafsa.gov or with the myStudentAid app.
OCTOBER 1	**Last day for many businesses to set up a SIMPLE IRA retirement plan for 2021.** A SIMPLE IRA plan is one of the easiest retirement plans for businesses (no more than 100 employees) and self-employed individuals to set up and run. Administration is minimal. Employees can contribute. See your financial professional for details.
OCTOBER 15	**File your 2020 federal tax return by October 15 if you requested an extension.** People serving in a combat zone and some people living in a federally declared disaster area may have more time to file.
OCTOBER 15	**Medicare's open enrollment period begins.** Medicare enrollees can change their coverage for the upcoming year between October 15 and December 7. If you are enrolled in a Medicare Advantage Plan, you can switch to a different plan or Original Medicare from January 1 through March 31.

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Your Master List:

A GUIDE FOR YOUR FAMILY, AGENT, AND EXECUTOR

If you were to become incapacitated or die tomorrow, would your spouse, agent (the person you granted power of attorney), or executor be able to easily take over your financial affairs? Would they know about all of your financial assets and debts—or would they spend considerable time hunting them down, never quite certain that they'd found everything?

To help ensure a smooth transition, consider preparing a master list of all the information someone may need to manage your financial affairs or distribute your estate. Here are some of the things you may want to include on your list.

- The names and contact information of your financial professionals, such as your accountant, investment professional, estate planning attorney, and insurance agent.
- Your employer's name and contact information.
- Information about any business interests you may have, such as the business's name and contact information and the percentage you own.
- A list of your important papers, including their location. For example, where are your estate planning documents stored? And your vehicle titles, real estate deeds, marriage license, divorce decree, military discharge papers, and tax returns?
- A list of your financial accounts: bank accounts, investment accounts, retirement accounts, health savings accounts—any account where you have assets stored should be listed.
- If you have annuities or pensions, note them down and include the contact information for the companies that handle them.
- Do you have a safe deposit box? Jot down its location, the box number, and the location of the key.
- List the insurance policies you have. Think life, medical, disability, long-term care, homeowners, and auto.
- Does anyone owe you money? If so, who and where are the related documents located?
- Do you owe anyone money? If you have a mortgage or other loan, note down the pertinent information about it.
- Make a list of your credit card accounts.
- List your digital assets, such as email and cloud storage accounts, along with your user names and passwords.

Once your list is complete, there are three things left to do: 1) keep the list safe, 2) keep it updated, and 3) let a trusted person know where to find it.

If you create your master list on paper, keep it locked up and let someone you trust know where the key is. If you create a digital document, protect it with a password and let someone know the name of the file, its location, and its password or where they can locate the password when they need it. Taking these steps now can make a big difference to your family, agent, and executor later on. ■

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PLEASE SEEK ADVICE FROM YOUR ESTATE PLANNING PROFESSIONAL.

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Investing in Municipal Bonds

Municipal bonds offer investors a way to earn income that may be exempt from federal income tax. Here are a few things to know about this type of investment.

Municipal bonds are issued by state and local governments.
Municipal bonds are issued by states, counties, cities, school districts, and other government entities to raise money for public projects. For example, a school district may issue municipal bonds to fund the construction of a new school or a city may issue them to expand its water and sewer facilities. Other examples of projects that may be funded by municipal bonds include building or improving roads, bridges, power plants, subway systems, and hospitals.

The interest from many municipal bonds is tax-exempt.
Like bonds in general, municipal bonds promise to pay you interest on a regular basis and to return the bond's principal to you on the bond's maturity date. But unlike other types of bonds, the interest from most municipal bonds is exempt from federal income tax. It may also be exempt from state and local taxes if the bonds were issued in your state.

The higher your tax bracket, the more attractive tax-exempt interest becomes.
Thanks to the tax exemption, tax-exempt municipal bonds can afford to pay a lower rate of interest than comparable taxable bonds and still remain attractive to investors looking for income—particularly investors in the higher tax brackets. Here's why.

Although the interest payments from taxable bonds may be larger, you must pay income tax on the interest you receive from a taxable bond—and the higher your tax bracket, the more tax you will pay. In many instances, investors in high tax brackets will find that they receive more income from a tax-exempt bond than from a comparable taxable bond once the taxes have been paid on the taxable bond's interest.

Your investment professional can help you evaluate which type of bond—tax-exempt or taxable—offers you the potential for greater after-tax income. ■

PLEASE CONSULT YOUR FINANCIAL PROFESSIONAL FOR INVESTMENT ADVICE.

PLEASE NOTE: A portion of a municipal bond's income may be subject to state tax, local tax, and the federal alternative minimum tax. You may have a gain or a loss if you sell a bond prior to its maturity date. Capital gains are not exempt from taxation. Bonds are subject to interest rate risk. When interest rates rise, bond prices usually fall. The effect is usually more pronounced for longer-term securities. Fixed-income securities also carry inflation risk and credit and default risks for both issuers and counterparties.

Test Your Knowledge of Medicare

Here's an opportunity to see how much you know about Medicare, the federal health insurance program for people age 65 or older. Please consult your financial professional for advice about planning for retirement.

1 Medicare is free.
False. There are generally monthly premiums for all parts of Medicare, except Part A, which is usually premium-free if you or your spouse worked and paid Medicare taxes for at least 10 years. And there are generally deductibles, coinsurance, or copayments for some of the services you receive.

2 Medicare Part A covers hospital stays and Part B covers doctor visits.
True. Part A is hospital insurance and helps pay for inpatient care in a hospital or skilled nursing facility. Part B is medical insurance and helps pay for doctor services, outpatient care, and many preventative services. Together they form Original Medicare.

3 Medicare Advantage Plans are an alternative to Original Medicare.
True. Offered by private companies, these plans include both Part A and Part B coverage. They also usually include prescription drug coverage and may cover some services and items not covered by Original Medicare, such as hearing aids and dental care.

4 Enrolling late may cost you.
True. Most people become eligible for Medicare at age 65 and if you don't enroll when you are first eligible, you may have to pay a late enrollment penalty. The initial enrollment period generally begins 3 months before the month you turn age 65 and ends 3 months after the month you turn 65. You may be able to enroll after this period without penalty if you or your spouse are still employed and you have group health insurance from an employer or union based on that employment.

5 Everyone pays the same amount.
False. Higher-income people pay higher premiums for their Part B and Part D prescription drug coverage. For example, the 2021 monthly premium for Part B ranges from $148 to $504 depending on your yearly income from 2 years earlier (2019). ■

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The Late Starter's Guide to Catching Up on Retirement Savings

Getting a late start on saving for retirement? Here are a few savings tips to help you play catch-up and build your retirement savings. Your financial professional can help you determine the strategies that may be appropriate for you.

Make saving for retirement a priority. If your retirement savings are not on track to meet your retirement goal, it may be time to move saving for retirement ahead of some of your other expenditures.

The first step is generally to estimate how much money you may need for retirement, and then how much you may need to save each month to potentially reach your retirement goal. Your financial professional can help you determine a target amount and create a plan for moving toward it that takes into account your other financial goals, such as college for your children or paying off your mortgage.

Once you have a plan, stick with it. A strategy known as paying yourself first can help. Paying yourself first is simply having part of each paycheck immediately deposited into your retirement account each payday. So instead of saving whatever is left over at the end of the month, you make saving for retirement a higher priority than your discretionary expenses.

To help increase your chances of success, consider automating the savings process so that the money you intend for retirement doesn't languish for a while in your checking account where you may be tempted to spend it. One easy way to automate the process is with a retirement plan at work. Typically, your employer will automatically deduct the specified amount from your pay and deposit it into your retirement account without you lifting a finger. Your employer may also offer direct deposit, enabling you to have additional amounts from your paycheck automatically deposited into your other investment and savings accounts.

Take advantage of tax breaks for saving. Workplace retirement plans and IRAs offer tax breaks that can help you move more quickly toward your retirement goal.

If you contribute to a tax-deferred retirement plan or IRA, earnings generated by your investments are not taxed until they are withdrawn from the account. By deferring taxes on your investment earnings, your savings may grow faster than they would in a taxable account where earnings are subject to tax every year.

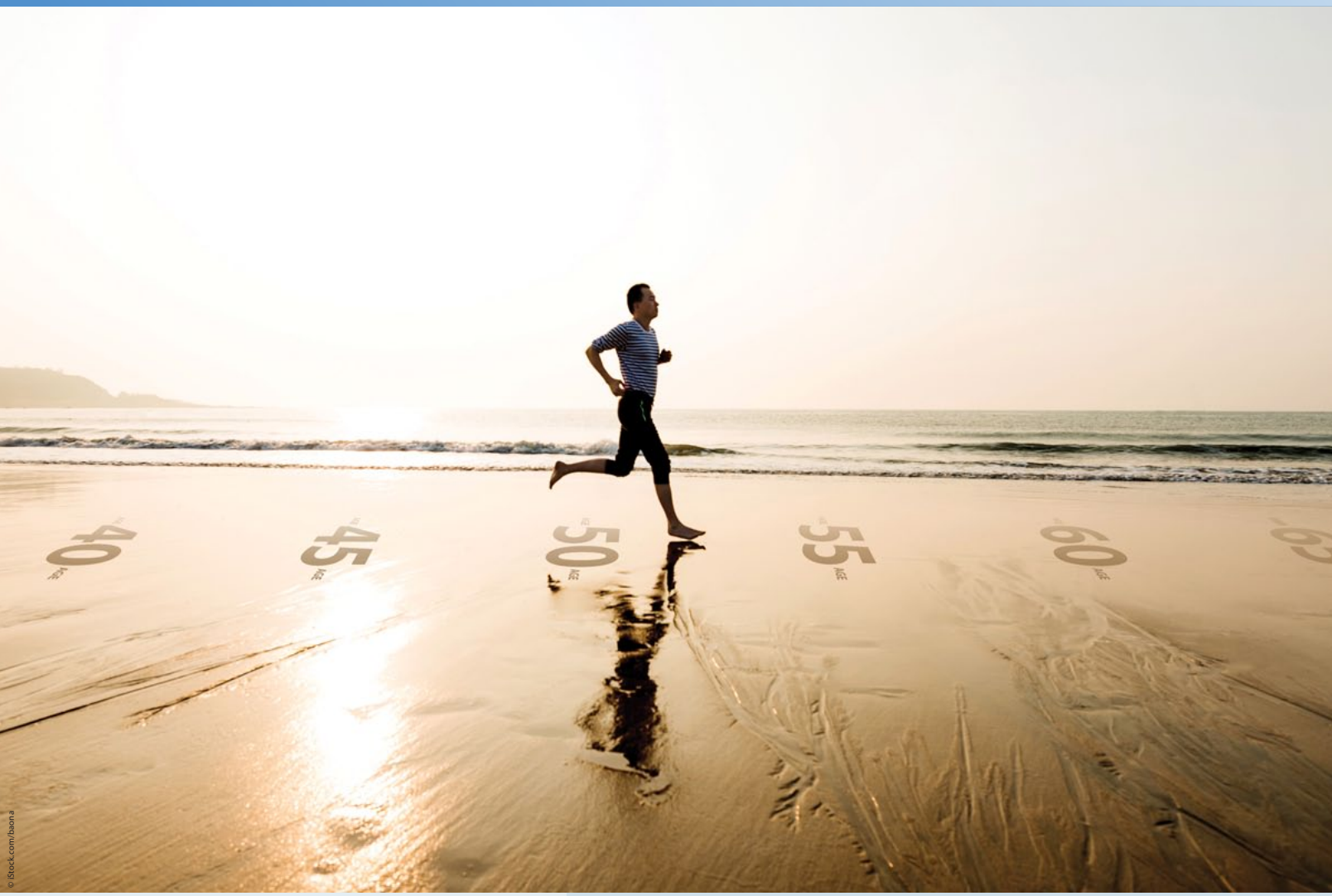
Plus, income that you contribute to a tax-deferred retirement plan at work is not subject to income tax before it enters the account. For example, contributing $19,500 to your 401(k) account reduces your taxable income for the year by $19,500. If you are in, let's say, the 35% federal income tax bracket, a $19,500 reduction in taxable income will generally reduce your federal income tax for the year by $6,825. This reduction in your current taxes may make it easier for you to afford to contribute more to your retirement savings than you would without the tax break. Your tax-deferred savings will eventually be subject to income tax, but not until they are withdrawn from the retirement account.

Contributing to a traditional IRA may also reduce your current income taxes if you are eligible to deduct your contributions. Your contributions will be tax deductible if you and your spouse (if you are married) are not covered by retirement plans at work. If either of you is covered at work, your income must be under certain limits for your contributions to be tax deductible.

A Roth retirement account may also be an option for you. Unlike tax-deferred retirement plans and IRAs, contributions to a Roth account are made with income that has already been taxed so there is no up-front tax break. Instead, the tax break comes later on in retirement when the money in the Roth account can be withdrawn free from taxes.

Make catch-up contributions. If you are age 50 or older, making catch-up contributions to your retirement accounts each year between now and when you retire can help propel your savings toward your goal.

Catch-up contributions are extra amounts that people can generally contribute to their IRAs and workplace retirement plans beginning the year



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Contribute to your retirement plan at work and perhaps an IRA also.

Retirement plans and IRAs offer tax advantages that can help your savings grow faster than in a taxable account. They are generally the first types of accounts you should consider using when saving for retirement.

2021 Contribution Limits	REGULAR CONTRIBUTIONS	CATCH-UP CONTRIBUTIONS
401(k), 403(b), and most 457 Plans	$19,500	$6,500
SIMPLE IRAs and SIMPLE 401(k) Plans	$13,500	$3,000
Traditional and Roth IRAs	$6,000	$1,000

You must be age 50 or older to make catch-up contributions. Additional limitations may apply to the maximum amount you can contribute. Some workplace retirement plans may permit special contributions not listed here. Withdrawals prior to age 59½ are generally subject to a 10% early withdrawal tax penalty unless an exception to the penalty applies.

they reach age 50. If you participate in a 401(k), 403(b), or 457 plan, you may be eligible to contribute up to an extra $6,500 per year to your account. That's in addition to the $19,500 you can contribute on a regular basis. Catch-up contributions to a SIMPLE IRA or SIMPLE 401(k) are limited to a maximum of $3,000 per year. For traditional and Roth IRAs, the annual catch-up contribution limit is $1,000. (2021 amounts)

Over time, your catch-up contributions have the potential to really add up. Let's say you contribute an additional $6,500 to your 401(k) every year for 15 years. That adds up to about $97,500 in contributions over 15 years. At the end of that time, your catch-up contributions and their earnings may amount to as much as $140,259, assuming a 5% annual return. And if the annual return turns out to be 8%, your savings may amount to $176,487. Of course, these are hypothetical examples, your returns will vary, and it is possible to lose money when investing. But the point remains that even amounts invested within 15 years of retirement have the potential to improve your retirement picture.

Use additional accounts to save more for retirement.

Although workplace retirement plans and IRAs are good accounts to use when saving for retirement, they have limits on the amount you can contribute each year. If you are not on track to your retirement goal, you may need to save more money each year than retirement plans and IRAs allow. Here are a few options of where to save next.

If you have a high-deductible health plan, you may want to set up a health savings account (HSA) to save for your medical expenses in retirement. Unlike IRAs and retirement plans where your income is either taxed before it enters the account or your money is taxed as it leaves the account, your money goes into an HSA income-tax-free, potentially grows tax-free, and comes out tax-free as long as

you use it for qualified medical expenses. (State tax may apply in a few states.)

You can also use regular savings and investment accounts to save for retirement. Setting up a separate account just for your retirement savings may make it easier for you to track your progress to your goal and may help discourage you from dipping into the account for expenses other than retirement.

If you decide to use a bank account, it's a good idea to familiarize yourself with the FDIC-insurance limits. The Federal Deposit Insurance Corporation insures deposit accounts up to $250,000 per depositor, per insured bank, for each account ownership category. If your deposits exceed the insured limit and the bank fails, you may lose a portion of your uninsured funds.

Increase the amount you save.

If you have an array of accounts, but not the funds to put in them, your first step should be to look for discretionary expenses that you can trim to free up more of your income for savings. Tracking your spending for a month or two may help pinpoint expenses that you can cut back on. Here are a few other steps to consider.

- If you receive a financial windfall, such as an inheritance or a year-end bonus, save it instead of spending it.
- If your salary increases, route the increase directly into your retirement savings.
- Once you've paid off your mortgage and written your final check for tuition, direct the amounts you had been spending on those expenses into your retirement savings.
- If you are considering moving to a smaller, less expensive home in retirement, consider making the move now. Downsizing now may cut the amount you spend on utilities, property taxes, and maintenance—money that you can use to bolster your retirement savings.

Use a health savings account to save extra amounts for retirement.

If you have a high-deductible health plan (HDHP), consider opening a health savings account (HSA) and using it to save for your medical expenses in retirement. The tax benefits offered by this type of account cannot be beat and may help your savings grow faster than in other types of accounts. With an HSA:

- Your contributions are either tax-deductible or made with pre-tax dollars.
- Earnings growth is tax-free.
- Withdrawals for qualified medical expenses are tax-free.

2021 Contribution Limits for HSAs

If you have self-only HDHP coverage	$3,600
If you have family HDHP coverage	$7,200
Catch-up contribution if you are age 55 or older	$1,000

Additional limitations may apply to the maximum amount you can contribute annually. State tax may apply in a few states. Withdrawals that are not used for qualified medical expenses are subject to income tax and, if made before age 65, generally a 20% federal tax penalty.

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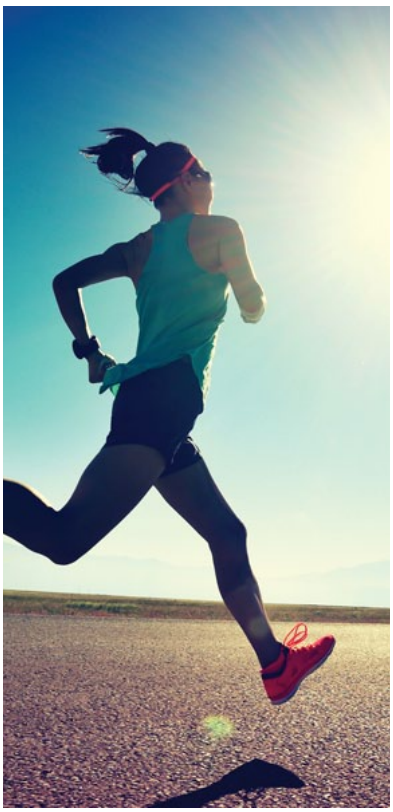

- Pick up a side job to generate more income that can be saved. Freelancing or consulting part-time in your current line of work may be an option. Or you may want to pick up a part-time gig in a completely different field, perhaps one that you may want to continue in even after you retire from your primary job.

Be smart about asset allocation.
How you allocate your savings among stocks, bonds, and cash investments can have a big impact on your final account balance. Allocate too much to cash investments, which tend to have lower returns over the long term than stocks or bonds, and you may risk falling short of your retirement goal. Allocate too much to stocks, which generally offer the greatest potential for growth over the long term but with the most volatility, and you may be taking on too much risk.

The mix of assets that is appropriate for you will typically depend on your tolerance for risk, your investment objectives, and how much time remains before you will need your money. Your financial professional can help you determine how to divide your retirement portfolio among stocks, bonds, and cash.

Please note that asset allocation does not ensure a profit or protect against loss in declining markets. Past performance is no guarantee of future results.

Consider working longer.
If it looks like simply increasing the amount you save for retirement each year may not get you where you want to go, consider working for a few more years than you had planned.

Working longer can benefit you in a few ways.

- First, it allows you to earn more income to add to your retirement savings.

Put the power of compounding to work for you.

Even if you are age 50 or 60, there is still time to put the power of compounding to work improving your retirement picture. Here's a hypothetical example of how much contributing the max (currently $19,500 for regular contributions and $6,500 for catch-up contributions) to a 401(k) plan for the next 5, 10, 15, or 20 years may add up to.

Contributing $26,000 per year to a 401(k) may add up to:	ASSUMING A 5% ANNUAL RETURN	ASSUMING AN 8% ANNUAL RETURN
After 5 years of contributions	$143,667	$152,532
After 10 years of contributions	$327,026	$376,651
After 15 years of contributions	$561,044	$705,956
After 20 years of contributions	$859,716	$1,189,813

This is a hypothetical example for illustrative purposes only. Your results will vary.

▸ Second, it gives your entire nest egg a few more years to potentially compound before you begin drawing on it.

▸ Third, it shortens the number of years you will spend in retirement so that your savings will not have to stretch as far.

▸ Fourth, it may entitle you to a larger monthly Social Security benefit if working longer makes it possible for you to delay the start of benefits.

Remember, the later you begin receiving your own Social Security benefits, up until age 70, the larger your monthly benefit amount will be when you eventually do start. In fact, waiting until age 70 to begin may result in a monthly benefit that is as much as 77% greater than if you begin receiving benefits at age 62.

If the idea of working longer on a full-time basis does not appeal to you, consider working part time for a few years after you retire from your full-time job. Even a small amount of income flowing in from a part-time job can help brighten your retirement picture—and may help brighten your days if you choose a job you enjoy.

Make a plan.

With only a few years left before retirement, it is important to make the most of them if you are not currently on track to being able to afford the retirement you envision. Having a comprehensive plan that spells out how much you need to save and how you plan to save it can help you make the most of the remaining time. Your financial professional can help. ■

Please consult your financial professional.

Please consult your financial professional for advice on how to build your retirement savings if you are getting a late start on saving.

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Why Save with a 529 Plan?

If you want to help your child, grandchild, or other loved one save for college, consider using a 529 plan. These education savings plans offer an array of benefits designed to help families save for college and other levels of education. A few of the benefits and features are described here. Your financial professional can tell you more about them and help you determine whether a 529 plan may be a smart choice for you.

The tax breaks can give you an edge when saving for education. The main advantage of using a 529 plan is that investment earnings grow free from taxes while in the account and can be withdrawn free from federal tax, and perhaps state tax also, if used for qualified education expenses. Qualified expenses generally include most college expenses, as well as up to $10,000 per year for elementary and high school tuition, and a limited amount for qualified student loan repayments.

Your contributions may lower your state income tax. You may be able to claim a state tax credit or deduction for your 529 plan contributions. In states that offer a tax credit or deduction, the tax break is generally limited to contributions to the state's own 529 plan, but a few states (such as Arizona, Arkansas, Kansas, Minnesota, Missouri, Montana, and Pennsylvania) allow residents to claim a state tax break for contributions to any state's 529 plan.

Just about anyone can open a 529 account. Parents, grandparents, other relatives, and friends of the beneficiary are all welcome to open a 529 account as long as they are a U.S. citizen or resident alien. Plus, there are no income restrictions so even high-income individuals can open and contribute to a 529 account.

The money remains in your control —not the student's. The person who opens the account becomes the account owner and retains control of the money in the account. This means that you, not the student, control the timing and the amount of the withdrawals, which may help prevent the student from spending the money in the account on something other than education.

No annual contribution limits. Unlike the Coverdell education savings account, which limits contributions to a maximum of $2,000 per beneficiary per year, 529 plans do not have annual limits. Instead, each state sets its own maximum account balance per beneficiary and accepts contributions until the limit is reached. These limits currently range from about $250,000 to $500,000, making it possible for you to save significant sums for education in a single account.

A unique gift tax advantage. A special accelerated gifting option that applies only to 529 plans makes it possible to contribute up to $75,000 ($150,000 for married couples) per beneficiary in a single year without federal gift tax consequences. That's five times the annual gift tax exclusion amount ($15,000) for 2021.

This special option may enable you to put more money to work immediately, potentially generating tax-free earnings outside of your taxable estate to help fund your loved one's education.

Easy to manage. 529 plans are designed to make it as easy as possible for you to save for education.

- Your contributions can generally be automated, either through a direct deposit plan at work or recurring withdrawals from your bank account.
- Many 529 plans offer enrollment year investment portfolios that help simplify investing. If you choose one that corresponds with the year your beneficiary will begin school, the portfolio will automatically shift to a more conservative mix of investments as the beneficiary's enrollment date draws closer. ■

PLEASE NOTE: All investing involves risk, including the possible loss of the amount you invest. For more complete information about a 529 education savings plan, including investment objectives, risks, fees, and expenses associated with it, please carefully read the issuer's official statement before investing. It can be obtained from your financial professional. Some states offer state residents additional benefits, such as a state tax deduction for contributions to the plan, reduced or waived program fees, matching grants, and scholarships to state colleges. Any state-based benefit offered with respect to a particular 529 education savings plan should be one of many appropriately weighted factors to be considered in making an investment decision. You should consult with your financial, tax, or other professional to learn more about how state-based benefits (including any limitations) would apply to your specific circumstances. You also may wish to contact your home state or any other 529 education savings plan to learn more about the features, benefits, and limitations of that state's 529 education savings plan.

How 529 plans work.

1 **Choose a plan.**
You can choose nearly any state's 529 plan regardless of where you live or where the beneficiary will go to school.

2 **Invest.**
Your choices will generally include several investment portfolios. Investment earnings are not taxed while in the account.

3 **Make tax-free withdrawals.**
Earnings can be withdrawn free from federal income tax, and possibly state income tax also, as long as they are used for qualified education expenses, such as college tuition.

If the money is not used for a qualified expense, the earnings portion of the withdrawal will be subject to income tax and generally a 10% tax penalty.

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7 Things to Know About Income Annuities

Will your retirement savings last as long as you do? One way to help ensure that they do is to use an income annuity to turn part of your retirement savings into a stream of income that lasts your lifetime.

1 An income annuity provides a reliable stream of income in retirement. An income annuity is a contract between you and an insurance company in which the insurance company promises to pay you an income for life or a specified number of years in exchange for your upfront premium payment.

2 The income is guaranteed. With an income annuity, the insurance company guarantees that you will receive income payments for as long as you live or the entire period you choose. Knowing that you'll have a steady stream of guaranteed income in retirement may help alleviate some of the concerns you may have about outliving your savings.[1]

3 The annuity can cover one life, two lives, or a period of years. If you choose income for one life, the income payments will continue for as long as you live. If you choose income for two lives, the income payments will continue for your lifetime and the other person's lifetime. This option is typically chosen by married couples who want the income payments to continue even after one spouse has died.

4 The income can begin nearly immediately. If you want the income payments to begin within the next year, consider an immediate income annuity. This type of annuity is purchased with one premium payment, usually at or near the time you retire, and payments can begin nearly immediately, generally from 30 days to one year after the purchase.

5 Or the income can begin years from now. If you want the income payments to begin after one year, consider a deferred income annuity. With this type of annuity, you pay the premium now, or over time, and the income payments begin on a date you select, generally from 13 months to 40 years after purchasing the annuity.

For instance, you might purchase an annuity at age 60 and choose to have the income payments begin at age 80. The advantage of delaying the start of the income payments is that the longer you wait, generally the higher the income payments will be when they start. And that extra income in the later years of your retirement when your retirement savings may be running low can make a significant difference to your quality of life.

6 Your beneficiary may receive a payout after you die. Income annuities offer a variety of income options, some of which allow you to name a beneficiary to receive a payout if you die early.

If you want to name a beneficiary, one income option to consider is life with period certain, which generally makes income payments for as long as you live or a specified number of years, whichever is longer. For example, let's say you choose income for one life with a 10-year period certain. You will receive income payments for your lifetime, no matter how long you live. If you pass away before the end of the 10-year period, your beneficiary will receive the income payments for the remainder of the 10-year period.

Another income option you may want to consider is life with a refund so that if you die before receiving income equal to the amount you paid for the annuity, your beneficiary receives the difference.

7 It's a good idea to also have savings and investments. After you purchase an income annuity, you may have limited or no access to the money you purchased it with. Because of this, it's a good idea to also have savings and investments that you can draw on for emergencies and large expenses, such as a new car. And if your goal is to use the annuity to help cover your essential expenses, you'll generally need some savings and investments to help fund the fun in your life, such as hobbies and travel. ■

1. Guarantees are subject to the claims-paying ability of the issuing insurance company.

Please consult your financial professional for advice on planning your retirement income.

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An income annuity may be right for you if you:

- Are concerned about running out of money in retirement and want to lock in a guaranteed stream of income for life.
- Can buy an annuity and have enough savings left over to invest, cover emergencies, and pay for large purchases.
- Expect to live for many years.

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SINGAPORE SHINES | Singapore

BY BRIAN JOHNSTON

Singapore has become so much more than a stopover city. Plentiful attractions and a newfound buzz make it a destination in which to linger longer.

SHIFTING AN ESTABLISHED REPUTATION is never easy. Singapore has transformed itself in recent years, but entrenched opinions linger about this compact city-state. Conventional wisdom says it's great for shopping but otherwise bland, as if there's somehow something wrong with well-behaved people, clean streets, and efficient public transport.

But think of Singapore as a busy airport and one big shopping mall and you'll be missing out. This impressive little island nation is crammed with excellent bars and restaurants, stylish boutique and luxury hotels, and a great range of activities aimed at visitors. Its mingling of Chinese, Malay, Indian, and European cultural influences provides color at every street corner and an explosion of flavor in every dish.

Beyond the polished skyscrapers of its business district, eclectic neighborhoods erupt in temples, mosques, and markets. And just beyond the city, a sprawl of parks, nature reserves, beaches, and an island getaway demonstrate that Singapore can squeeze in more than you might imagine.

Begin exploring in the Civic District along the river in downtown Singapore, where you'll find a statue of the city's early nineteenth-century British founder Sir Stamford Raffles and a collection of smug white colonial-era buildings, such as St Andrew's Cathedral, the old Parliament House, and the wedding-cake pile of Victoria Theatre. When you're done sightseeing, chill out at Clarke Quay, where you can catch river breezes over a beer and satay.

When tropical humidity gets a bit much—or one of those spectacular equatorial thunderstorms erupts—you could retreat to the Asian Civilizations Museum for its great fine-arts and porcelain collection, or to the Singapore National Museum. Here excellent family-friendly, multi-media galleries run through the city's history from early Malay settlements to British trading post, World War II invasion to the emergence of an independent nation.

Near where the compact Singapore River empties into Marina Bay, you can

LEFT: **Singapore's skyscrapers tower above its colonial-era buildings.**
BELOW: **Cable cars connect Singapore to Sentosa Island, a tropical getaway at the edge of the city.**

clamber aboard the Singapore Flyer, one of the world's largest Ferris wheels. On clear days, you can see all the way to Malaysia and the Indonesian islands; at night, the light-twinkled city glitters.

Across the water on reclaimed land is Gardens by the Bay, which sports super-sized metal 'trees' draped in vertical gardens of ferns, vines, and orchids. The 160-foot structures, linked by elevated walkways, are especially spectacular when illuminated at night. Yet two other attractions are even better. Cloud Forest Dome, which showcases high-mountain flora, and Flower Dome, which has displays of Mediterranean and semi-arid plants, are the world's largest glass greenhouses.

This is the new face of Singapore, but for a slice of history turn to raucous, sometimes shabby, always interesting Chinatown. Chinatown Heritage Centre traces the district's early occupants through lives of opium addiction, secret societies, and odd festivals for a fascinating glimpse into straight-laced Singapore's far more disreputable past. The two big sights are multi-colored Sri Mariamman, a seemingly out-of-place Hindu temple whose rooftops are covered in cavorting gods with blue faces and multiple arms, and Thian Hock Keng Temple, where goggle-eyed Chinese guardians peer down at locals praying for lucky lottery numbers at the statues of the Gambling Brothers.

Chinatown's interesting shops overflow with sacks of traditional medicines and spices, while malls are jammed with a bargain-hunter's cornucopia of handicrafts, luggage, cosmetics, and clothes. But other districts are fun places to plunder too. Kelantan Lane and Pasar Lane tempt with Asian antiques, Arab Street with basketware, incense burners, batik from Malaysia, and silk from India. Cats slink among the arcades, and old fellows in Moslem caps drink tea in shadowy cafés. When you're done, check out Sultan Mosque, designed by an Irishman in Moorish style and topped by Mughal cupolas inspired by British India for good measure.

Meanwhile Little India features silks, saris, electronic goods, and (if you insist) posters of Bollywood stars. Then call in at Sri Veeramakaliamman Temple for another technicolor display of Hindu gods, and wander the streets for an eyeful of street art and giant murals on buildings.

Of course, nothing better showcases Singapore's multi-ethnic variety than its food. The city has plenty of swish restaurants and, incidentally, one of Asia's most sophisticated (and expensive) bar scenes. But you'll also want to plunge into its hawker centers, which bring together dozens of informal eateries. Wander the stalls, order freshly cooked dishes for a few dollars, and dine at a rickety table for the quintessential Singapore experience. The choice is vast: Malay rendang curries and spicy bowls of laksa soup noodles, Indian tandoor chicken, Chinese chicken rice, and Hokkien fried noodles.

You'll find the best hawker centers on Bugis Street, Maxwell Market Road, Clarke Quay, and Smith Street in Chinatown, which is widely referred to as Food Street. The hawker center next to the Botanic Gardens on Cluny Road specializes in Malay food and fruit juices. Try the city's famous chili crab at East Coast Seafood Centre, which has views over the ocean.

Beyond the city core, you'll find the rest of Singapore's tourist attractions, including the lush, orchid-draped Singapore Botanic Gardens, Jurong Bird Park (which boasts the world's largest walk-through aviary), and the Chinese Gardens with their imperial-style pagodas and gnarled bonsai collection. Innovative Singapore Zoo is excellent; its Night Safari into the world of nocturnal animals and its Jungle Breakfast with orangutans are both great experiences for kids. River Safari adjacent to the zoo features water rides and more wildlife, including giant pandas.

Sentosa Island is another big family destination, providing a tropical getaway on the edge of the city—to which it's joined by cable car—complete with spa resorts, casino, golf courses, and beaches. The kids will love its zip-line adventure park, surf simulator, animal displays, and nature trails. The top attraction is Universal Studios Singapore, where you can scare yourself on the Revenge of the Mummy rollercoaster and look out for velociraptors in the scream-worthy Lost World.

Despite its tight confines, this city-state does still have a few pockets of natural landscape. Bukit Timah Nature Reserve provides one of Singapore's last stands of million-year-old rainforest, still inhabited by colorful butterflies, lizards, and monkeys. Good walking trails link various viewing platforms and Singapore's highest hill which, at just 534 feet, is hardly an arduous hike. During the winter meanwhile, Sungei Buloh Wetland Reserve sees the arrival of flocks of migrating birds from as far afield as Siberia. Sandpipers and plovers linger a while in Singapore, and you might want to as well, before you fly onwards. ■

FYI

What's On at the Art Museums

Here are a few of the special exhibitions that art museums across the country have planned for this fall. Please confirm the dates on the museums' websites.

BOSTON: Monet and Boston: Legacy Illuminated

Museum of Fine Arts, Boston | April 17, 2021–October 17, 2021

Although French Impressionist painter Claude Monet never traveled to Boston, even during his lifetime his paintings could be found in astonishing numbers on the walls of Boston's art galleries, homes, and museums. This exhibition at the Museum of Fine Arts, Boston celebrates that history with an exhibition of 25 of the artist's masterpieces, drawn from the Museum's own collection and local private collections.

DENVER: Whistler to Cassatt: American Painters in France

Denver Art Museum | November 14, 2021–March 13, 2022

This exhibition examines France's stylistic impact on American paintings in the 19th and early 20th century and features more than 100 paintings made between 1855 and 1913 by American artists, such as James Abbott McNeill Whistler, John Singer Sargent, and Mary Cassatt. According to Timothy Standring, curator emeritus at the Denver Art Museum, "*Whistler to Cassatt* will bring to the fore the richly braided story of American and French creative discourse—and how it shaped the past and present of painting in America." After Denver, the exhibition will travel to the Virginia Museum of Fine Arts (Richmond) and is scheduled to be displayed there from April 16, 2022 to July 31, 2022.

NEW YORK & PHILADELPHIA: Jasper Johns: Mind/Mirror

Whitney Museum of American Art | Philadelphia Museum of Art | September 29, 2021–February 13, 2022

The most comprehensive retrospective to date of the work of Jasper Johns will be presented simultaneously this fall at the Whitney Museum of American Art (New York) and the Philadelphia Museum of Art (Philadelphia). The exhibition will feature nearly 500 works, including paintings, sculptures, drawings, and prints, with each museum displaying about 250 works.

SAN FRANCISCO: Joan Mitchell

San Francisco Museum of Modern Art | September 4, 2021–January 17, 2022

This retrospective of the vibrant abstract paintings of American artist Joan Mitchell (1925-1992) is scheduled to be on display at the San Francisco Museum of Modern Art in the fall of 2021 and the Baltimore Museum of Art in the spring of 2022. In the words of one of the exhibition's curators, Sarah Roberts, "Mitchell's glorious paintings radiate with the vitality, feeling, and sweeping color we usually experience only in the natural world. On a grand scale, she contended with and remade the possibilities of abstraction, personal expression, and landscape." ■

QUIZ

Name That Lake

1. Straddling the border of California and Nevada, this alpine lake is the second deepest lake (1,645 feet) in the United States:

A. Lake Tahoe
B. Crater Lake

2. Covering an area of 630 square miles, this shallow lake in Louisiana is spanned by the world's longest continuous bridge (24 miles):

A. Lake Maurepas
B. Lake Pontchartrain

3. This body of water is the world's largest freshwater lake by surface area and the third largest by volume:

A. Lake Ontario
B. Lake Superior

4. Comprised of eleven long, narrow lakes, this group of lakes in New York state is known as the:

A. Great Lakes
B. Finger Lakes

5. Also known as Florida's Inland Sea, this lake is the eighth largest natural freshwater lake in the United States:

A. Lake Okeechobee
B. Lake Kissimmee

6. Stretching 107 miles in length, this lake lies in the valley between New York's Adirondack Mountains and Vermont's Green Mountains:

A. Lake George
B. Lake Champlain

7. With more than 750 miles of shoreline, this lake was created by the construction of the Hoover Dam:

A. Lake Powell
B. Lake Mead

8. The cities of Chicago and Milwaukee are located on the shores of this lake:

A. Lake Michigan
B. Lake Erie

9. Created by a dam on the Tennessee River, this lake is 184 miles long and has more than 2,000 miles of shoreline:

A. Kentucky Lake
B. Lake Barkley

10. This lake is the largest natural lake in Washington state and the third deepest lake in the United States:

A. Lake Crescent
B. Lake Chelan

ANSWERS: 1–A, 2–B, 3–B, 4–B, 5–A, 6–B, 7–B, 8–A, 9–A, 10–B

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