



Successful retirement strategies  
for all ages.


# To work or not.



Over **75%** of mature workers are putting off retirement, largely due to financial concerns.

Brent Rasmussen, CareerBuilder, North America 2013

# What retirees say.

A photograph of a woman with short, curly brown hair and glasses, wearing a light green V-neck sweater. She is smiling warmly at the camera. She is sitting on a red leather couch. In the background, a man in a green shirt and khaki pants is sitting on the same couch, looking down. A small dog is lying on the floor in front of the couch. The setting appears to be a comfortable living room with warm lighting.

**75%** of retirees say they would save more if they could do it over.

*Income & Wealth Study, 2013, University of Michigan*

# Agenda.



1. Universal steps



2. Consider your life stage

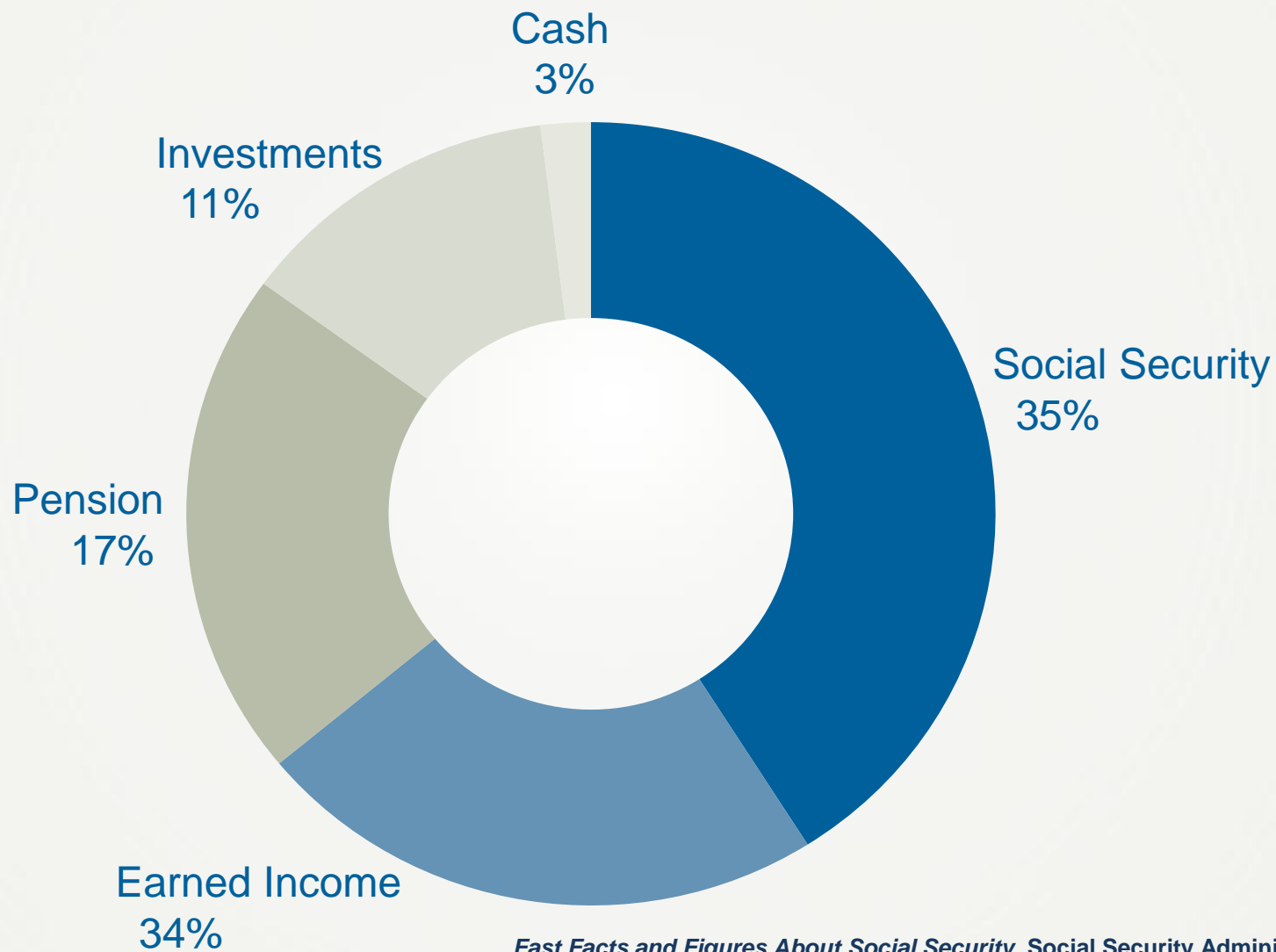


3. Plan with confidence

# A few universal steps.



# Make the most of your plan.



*Fast Facts and Figures About Social Security, Social Security Administration, 2012*

# Set up for success.



Maximize  
your  
contributions

Know your  
retirement  
income needs

Make sure  
you're on  
target

# Clarity drives savings.



9 of 10 participants who say they know what they'll need in retirement are actively planning for it.

Blackrock's 2013 Retirement Survey

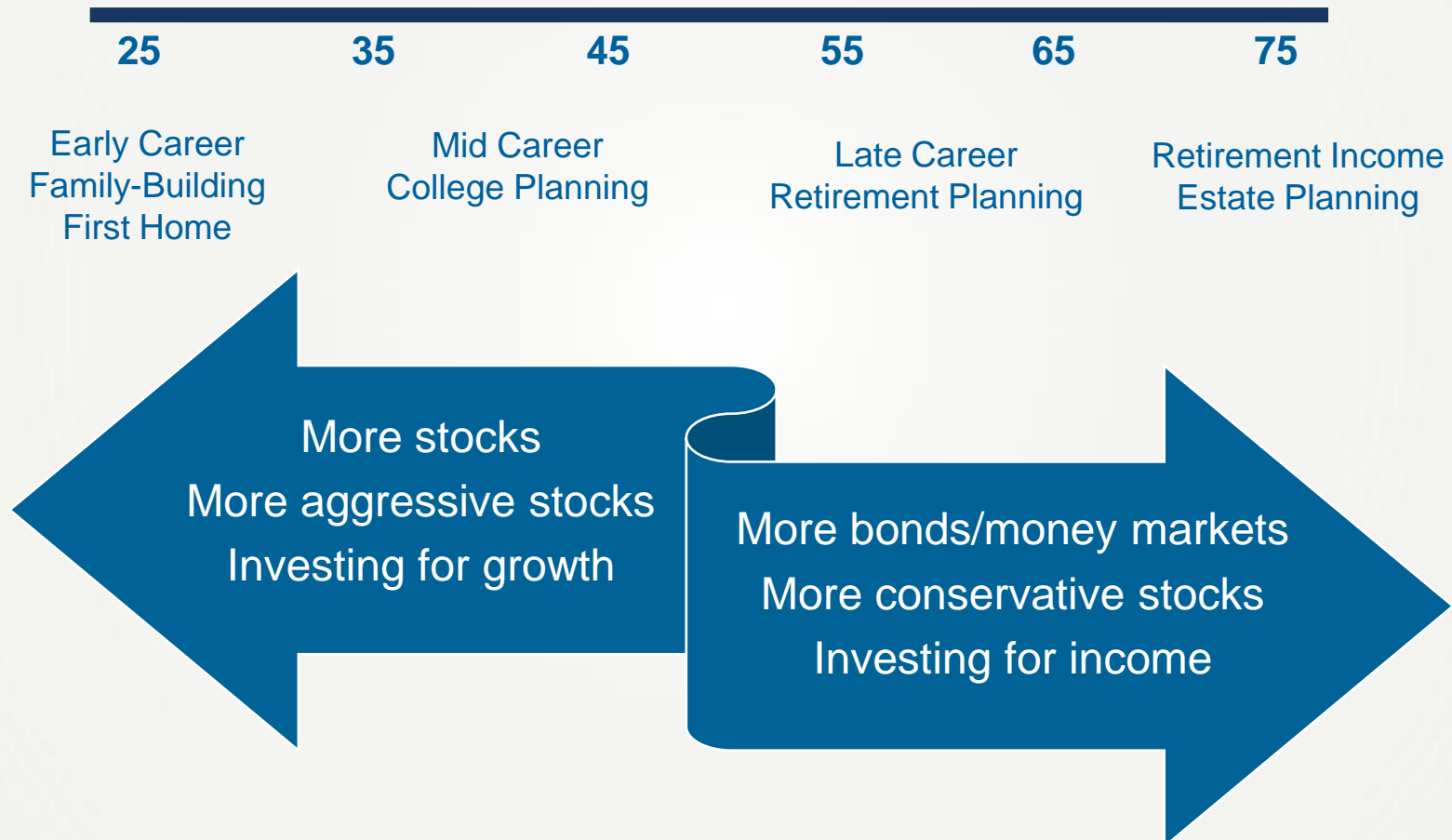
# Have an emergency fund.

1. Checking/Savings (everyday accounts)

2. Your retirement plan and other investments

3. Your “what if” fund

# Have appropriate investments.

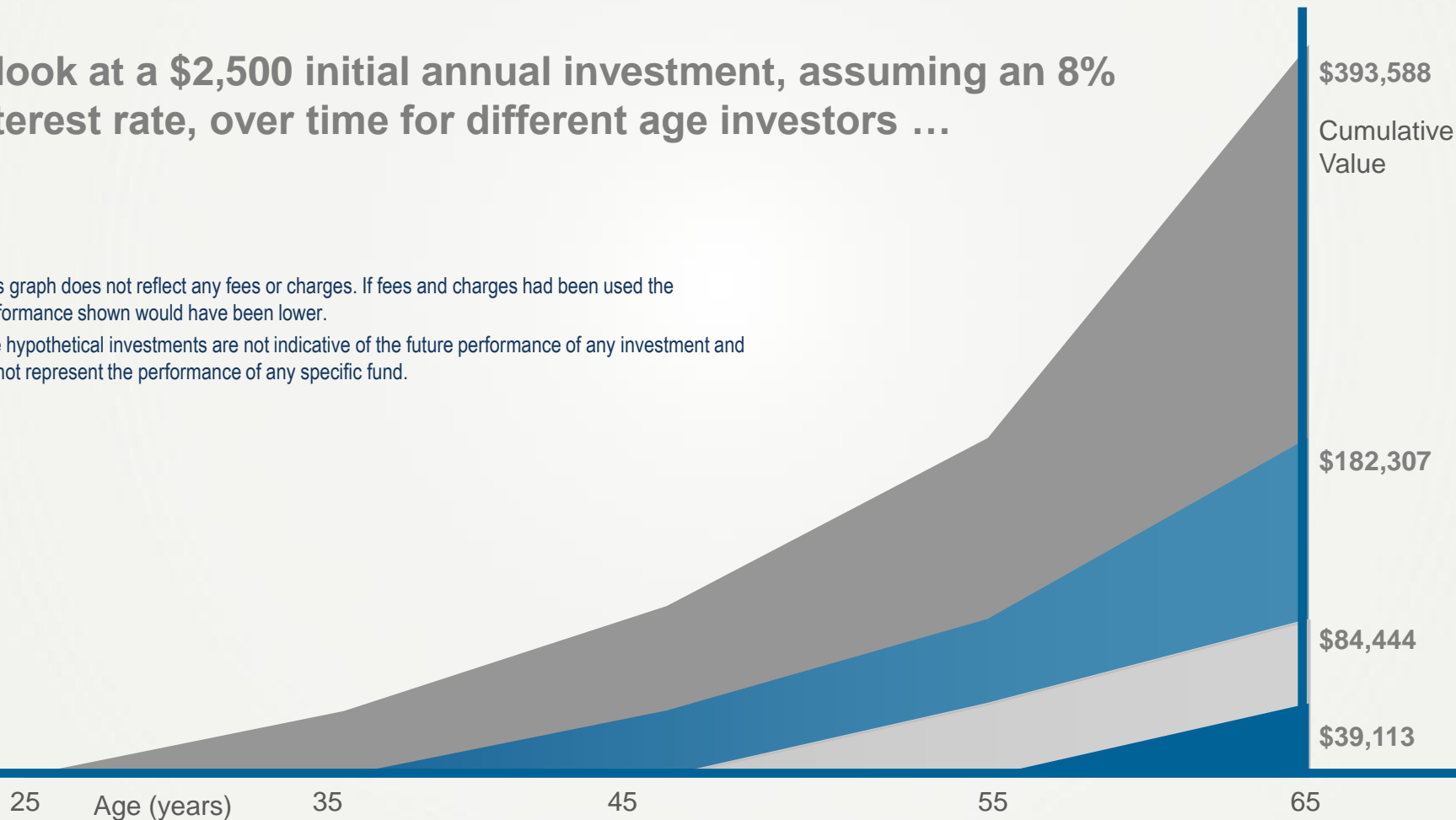


# Stick with your plan.

**A look at a \$2,500 initial annual investment, assuming an 8% interest rate, over time for different age investors ...**

This graph does not reflect any fees or charges. If fees and charges had been used the performance shown would have been lower.

The hypothetical investments are not indicative of the future performance of any investment and do not represent the performance of any specific fund.



# What can you control?

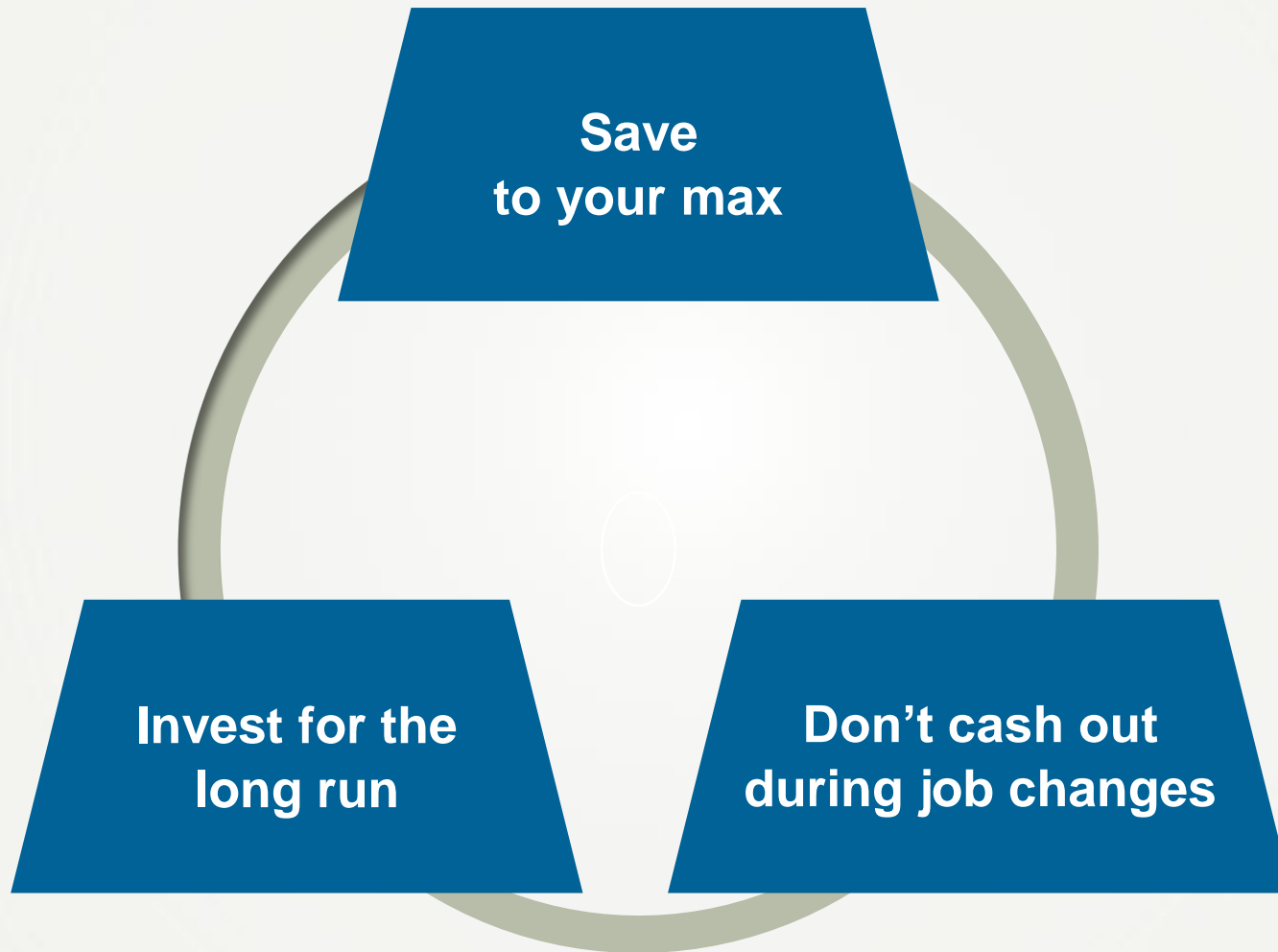


# Focus on saving enough.

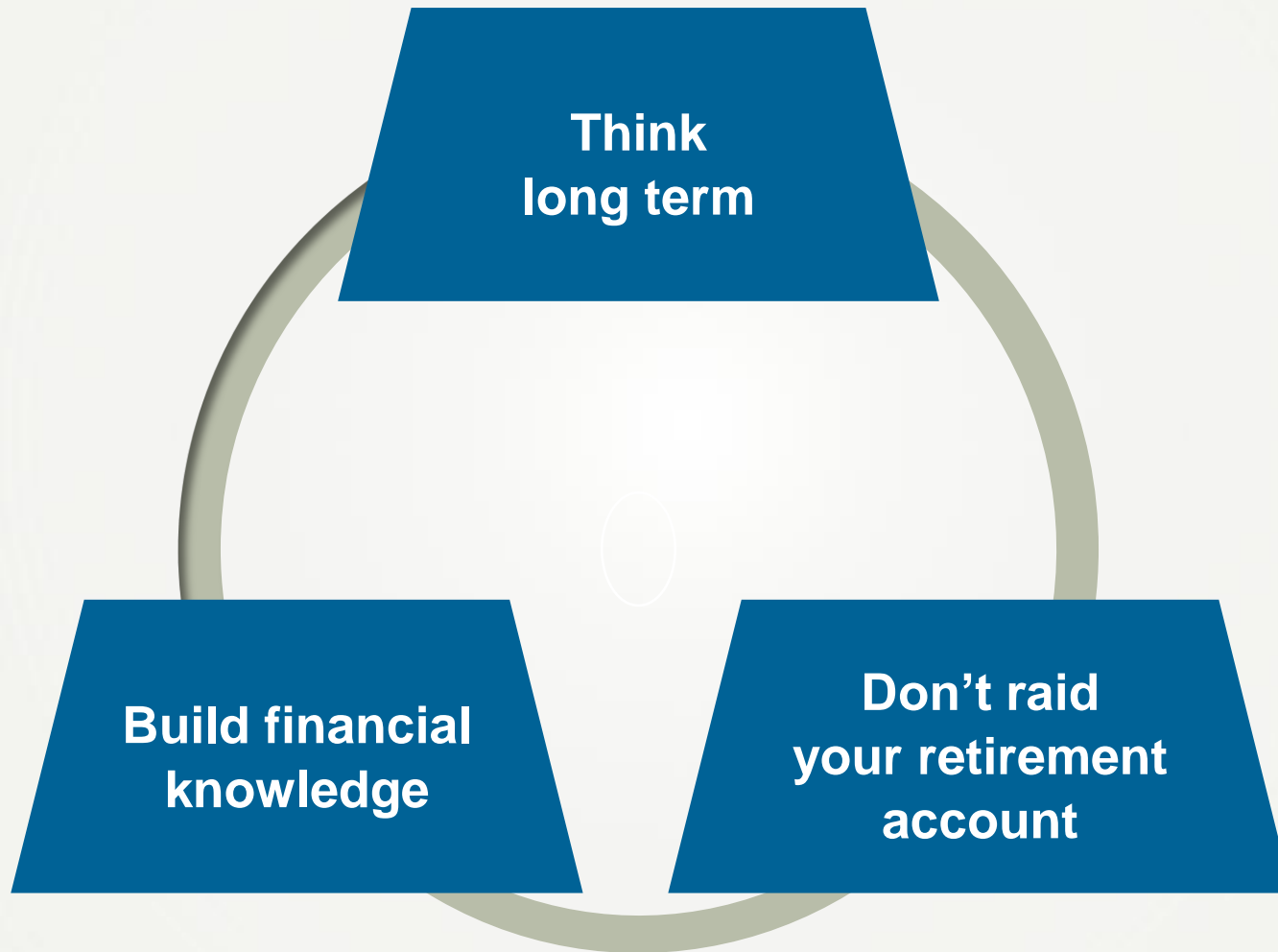


## Your contribution amount is the #1 factor in your control.

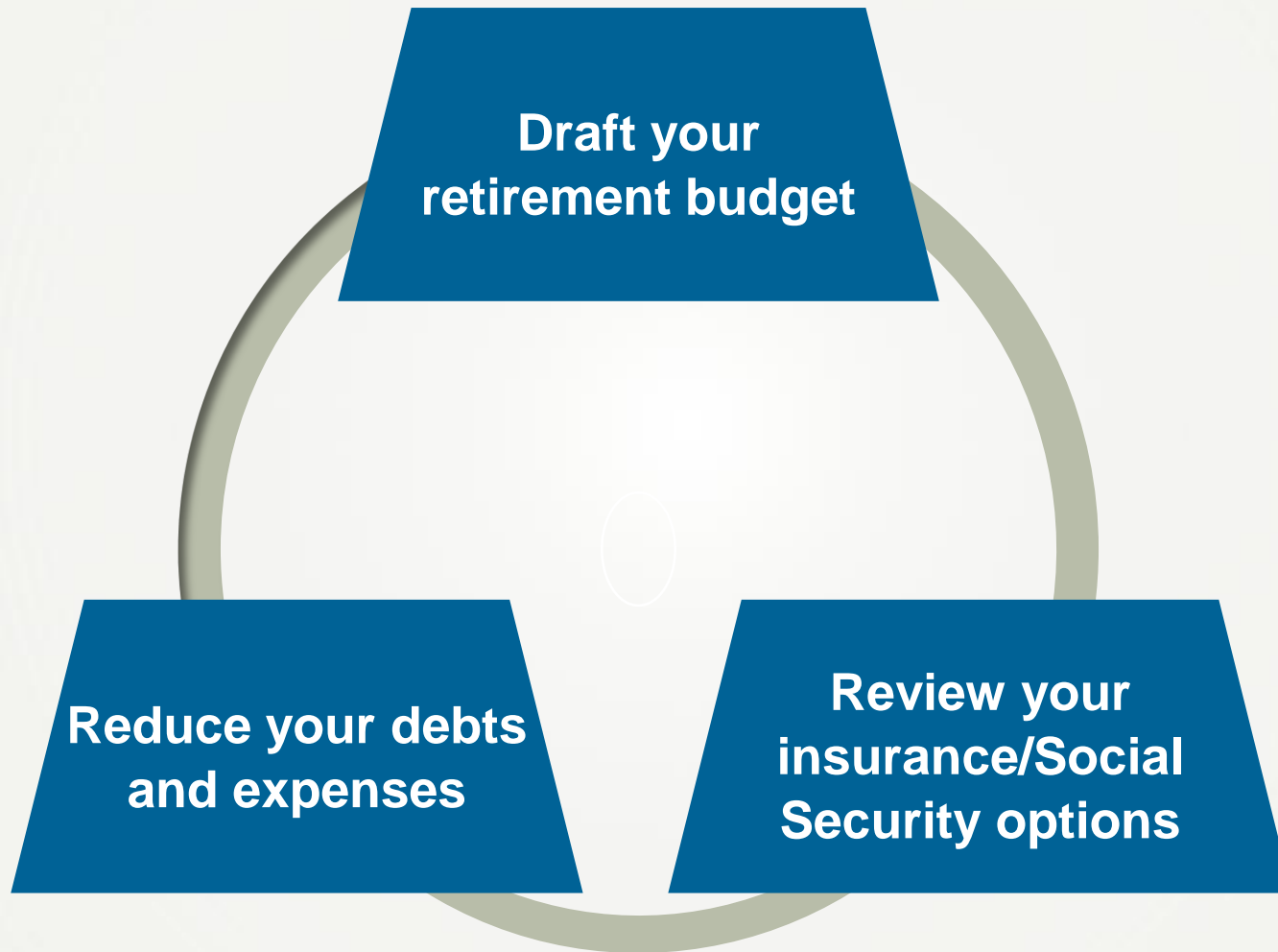
# Your early years (20s).



# Your mid years (30s— 50s)



# 5-10 years to retirement.




It's all about you.



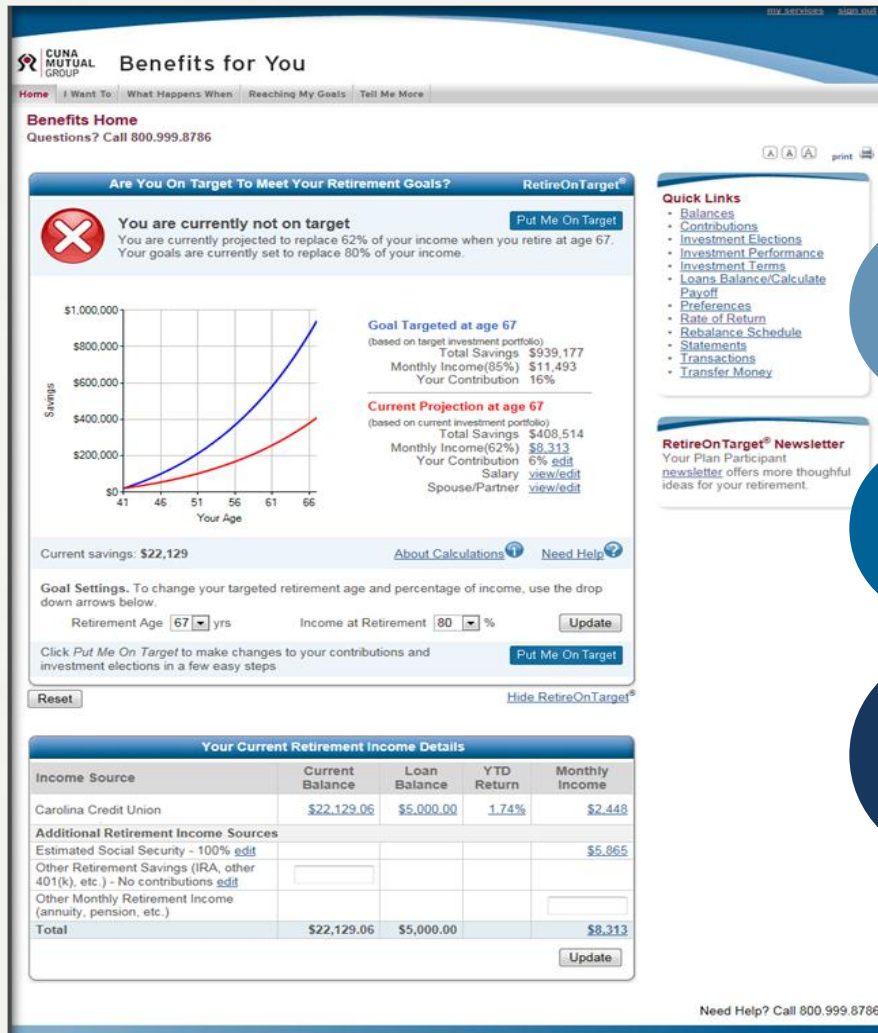
Plan with RetireOnTarget® and be confident.

# Your income replacement ratio.



Typically, 80% of her pre-retirement income will allow a retiree to maintain her standard of living.

# Be confident with RetireOnTarget®.



View a snapshot of your retirement savings

Run age and income replacement goal scenarios

Use 'Put Me On Target' to see what you can do now to save what you'll need

# Tips, strategies and ideas.

## Recorded Sessions

### Social Security and Your Retirement

[Recording](#) | [Presentation](#)

Social Security is a mystery to many. Maximize your available to you.

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### Retirement Transitions

[Recording](#) | [Presentation](#)

Learn strategies to successfully manage your finances as you near retirement.

| Learn strategies to successfully manage your finances as you near retirement.

**Knowledge is power.** No matter where you are in life, the more you know about handling your finances, the better your chances of reaching your goals — whatever they may be. A new car...your first home...college for the kids...a fulfilling and financially secure retirement. The Financial Resource Center has the information and tools you need. To get started, find your place on the timeline below and click to connect.

## Financial Resource Center

Your link to managing your finances.

			
<b>Imagine</b> AGE 20-30	<b>Prepare</b> AGE 30-50	<b>Anticipate</b> AGE 50-65	<b>Realize</b> AGE 65+
<a href="#">Connect me.</a> ▶	<a href="#">Connect me.</a> ▶	<a href="#">Connect me.</a> ▶	<a href="#">Connect me.</a> ▶

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Call the Investor Guidance  
Center, 800.999.8786,  
Mon. – Fri., 7 a.m. – 5 p.m. CT.

# Retire on your terms.



## Make your working years pay off in retirement.

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