

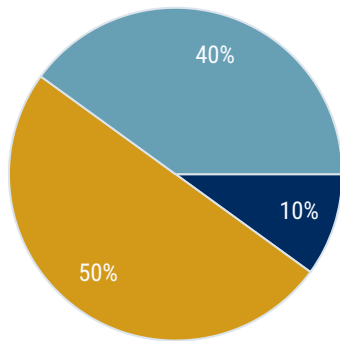


How Much Should You Be Saving for Retirement?

Your path to retirement success is as unique as you are, but taking these general recommendations into consideration may help you stay on track with your retirement savings goals.

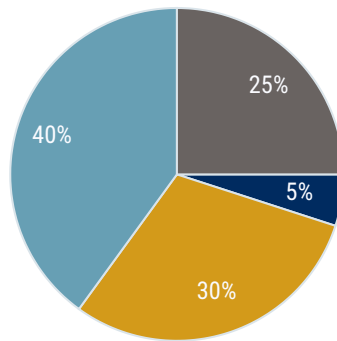
Where Will Your Money Come From in Retirement?

Ideal Retirement Scenario



■ Social Security
 ■ Other Savings
 ■ Retirement Savings

Unprepared Retirement Scenario



■ Social Security
 ■ Other Savings
 ■ Retirement Savings
 ■ Job/Employment

- Recommend saving 10-15% of your current income while working, this may include employer contributions.
- Replacing 75% of your current income in retirement is generally an ideal target.

Where Do You Stand Now?

One way to determine if you are on track to meet your retirement income needs is to consider how much you currently have saved in your retirement account. Review the chart below and use your current salary to see where you stand.

For Example:

- Saving 10% of your \$75,000/year salary equals about \$288 of pre-tax savings from your bi-weekly paycheck.
- A 40-year-old making \$75,000/year should have already saved about \$225,000.

If you aren't meeting the recommended targets, speak to a trusted Financial Advisor to put a plan in place that may help you reach your unique retirement goals.

AGE	SALARY MULTIPLIER
25	25%
30	1X
35	2X
40	3X
45	4X
50	5X
55	6X
60	7X
65	8X