

PLAN

AHEAD FOR
RETIREMENT



50%

100%

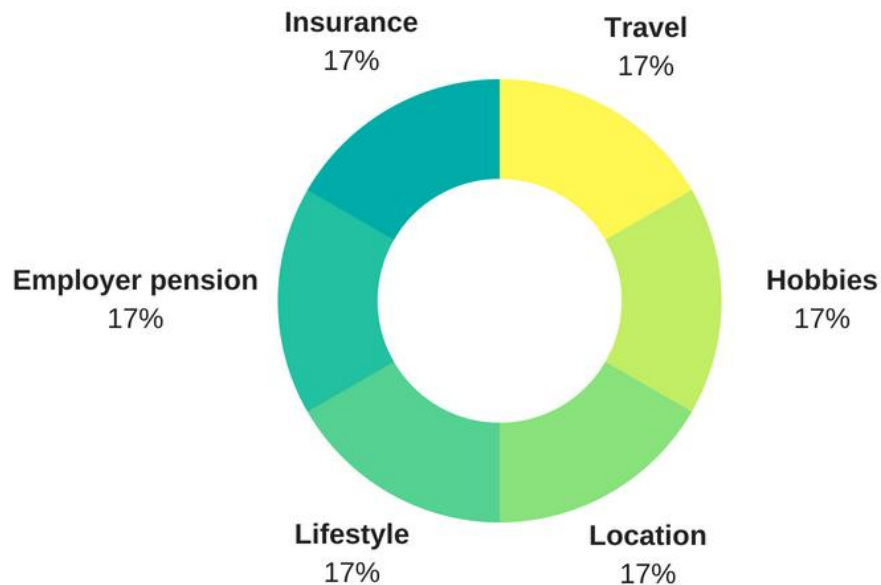
70-80%

Income
replacement percentage

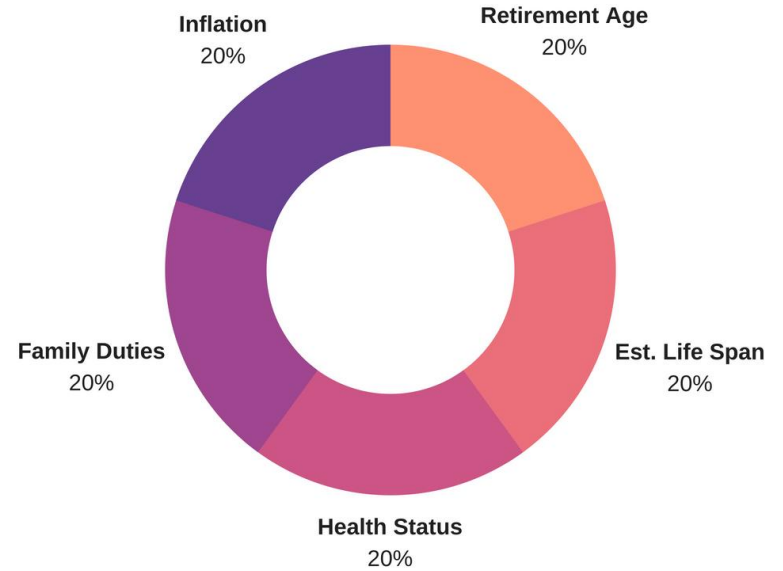
**How much money will you need to
retire?**

DEPENDS

FACTORS TO CONSIDER



OTHER FACTORS





PHASES

RISE

- Travel
- Entertainment
- Hobbies
- Medical and dental expenses
- Health insurance premiums
- Gifts to children/grandchildren
- Volunteer expenses
- Care of elderly parents
- Inflation

DECREASE

- Commuting costs
- Business travel
- Union and professional dues
- 401(k) plan contributions
- Social Security tax deductions
- Business clothing
- Work-related social expenses
- Automobile expenses
- Income taxes
- Mortgage payments
- Child-rearing expenses

EXPENSES

INFLATION

3% TO **2%**



A modern building facade featuring a combination of light-colored stone masonry and large glass windows. The building is positioned on the left side of the frame, with the stone wall extending vertically and the glass windows arranged in a horizontal row. The sky is a clear, solid blue.

ITS

NEVER

TOO LATE

PLAN