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How do I know if I’m saving enough?
How much is enough depends on your goals

Ask yourself:

- Where am I now?
- Where do I need to be?
- How do I get there?
Where am I now?

Your retirement gap is the difference between the amount you have and the amount you need to meet your goals.
## Where do I need to be?

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage/Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of years you’ll likely spend in retirement</td>
<td>20–25 years</td>
</tr>
<tr>
<td>Percentage of current income you’ll need in retirement</td>
<td>75–100%</td>
</tr>
<tr>
<td>Retirement income that will come from your employer’s pension</td>
<td>50%</td>
</tr>
<tr>
<td>Retirement income that will come from Social Security</td>
<td>20%</td>
</tr>
<tr>
<td>Retirement income that you’ll need from personal savings (deferred comp, IRA)</td>
<td>5–20%</td>
</tr>
</tbody>
</table>
Retirement Goals

How do I get there?

- Pay yourself first
- Work Longer
- Pay off debt
Where should my money be invested?
Every investor is different

Ask yourself:

- How comfortable am I with market risk?
- When will I need to use my retirement dollars?
Give your account more traction

**Asset Allocation** means spreading the money in your account among different types of investments.

Think of it like 4-wheel drive for your money.

*Asset allocation does not guarantee returns or insulate against potential losses.*

*Investing involves market risk.*
Understanding Risk vs. Return

Investing involves market risk.
Which elevator would you choose?

Investing in multiple asset classes can help reduce the risk of major loss in a volatile market.

Keeping your balance
Adjust your portfolio to keep it in tune

Making regular adjustments to your investments can help keep them attuned with your financial goals.
Why rebalancing may be a good idea

You take a new look at all of the investment options

You take profits to invest in underperforming funds that may have merit

You potentially smooth out investment returns

# How to Rebalance

<table>
<thead>
<tr>
<th>Do it yourself</th>
<th>Investor Profile Funds</th>
<th>Time Horizon Funds</th>
<th>Managed Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confident choosing and managing</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Want professional asset allocation</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Want automatic re-balancing</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Want to hire experts to actively manage your investments</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
</tbody>
</table>

*Investing involves market risk.*

*The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit or protect against loss in a declining market.*
Saving is good. **Saving more is better.**
A little bit more could go a long way

The key to finding more money to invest for your retirement is knowing where to look.

$2.80 gourmet coffee x 258 working days in a year

$722.40 per year
Why you need to save more

Things likely will cost more in just a few years.

- Inflation
- Healthcare
- Longevity
Get ready. Be ready.

What $50 more could do:

- **$211,895**
  - $100 per pay invested for 30 years

- **$317,843**
  - Additional $105,948
  - $150 per pay invested for 30 years

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Investing involves risk, including possible loss of principal.

Assumptions: Biweekly deferrals, 6% annual effective interest rate during accumulation phase over 30 years; assumes 25% tax rate for paycheck impact (state and federal). This chart is intended for illustrative purposes only. It offers hypothetical examples and is not intended to predict or project investment results. It does not assume taxes, fees or account withdrawals; if it did, results would be lower. The results do not and are not intended to represent the performance of your plan.
Retiring soon? Catch up.

You have two options:

- Age 50+
  Catch up

- Special 457
  Catch up
Find **more money.**

Find out how much you should be investing:

- Visit our website
- Go to the **Calculators** tab
- Click **Interactive Retirement Planner**