

# RETIREMENT: IT'S NOT OUT OF REACH



Between COVID-19 and uncertainty in the economy, saving for retirement can seem like a lower priority. Don't stop: every little step counts.

## GET A LEG UP

Only 12% of retirees had a written plan for retirement.

### HARNESS THE FACTS.

Nearly 70% of future retirees expect to work for income past retirement age, but only 26% actually do.

### STAY THE COURSE.

Right now investments are priced lower. Keep contributing now to see your retirement plan value increase over time as the prices of your existing investments rise.

## STEP 1 MAP OUT THE PATH

Consult your plan administrator to make the contribution selections that are best for you.

## STEP 2 BE ON THE LOOKOUT

Are there other funds you can save? Money from bonuses, inheritance, and raises can boost growth over time.

## STEP 3 SMALL STEPS

Skip a daily trip to the vending machine, and invest it instead. Over 20 years, that's \$24,703 saved.

## STEP 4

### KEEP CLIMBING

Regularly check your contribution levels, fees and investment performance—and make adjustments when needed.

## STEP 5

### PROTECT YOURSELF

We know many people are dipping into their emergency funds during this time. Help build yours back up by putting aside a little each month.

## IF YOU SAVE JUST \$20 MORE PER MONTH...

Starting at

**30**



**+\$134,234**

Starting at

**40**



**+\$72,118**

Starting at

**50**



**+\$28,149**

**RANDALL  
+ HURLEY**