



# Compose Your Retirement Masterpiece

## Planning



### Let Inspiration Flow

Only 3 out of every 10 Americans have a written retirement plan. Why wait?



21%

### Learn from experience

21% of seniors said they had to remove money from their retirement accounts to pay bills during the pandemic



### Take every detail into account

According to financial experts, the recommended \$1 million needed to retire has increased to \$2 million due to inflation

## A great masterpiece takes multiple steps

Contributing \$100 biweekly represents just one detail in your retirement's big picture

### Starting at age 30



+\$141,009

### Starting at age 40



+\$88,012

### Starting at age 50



+\$46,364

- Assumes a 5% return, at the retirement age of 65

### Step 1:

#### Sketch out a plan

Speak with a plan administrator to compose the best contribution selections for you

### Step 2:

#### Get creative with your resources

Are there other financial opportunities that you can add to your retirement account? Investing an initial \$2,000 and making bi-weekly \$50 contributions adds up to \$20,000 in just 10 years.

### Step 3:

#### Have patience

Saving can start with minor changes. For example, skipping your daily trip to the coffee shop and investing that money could earn you \$49,407 in 20 years.

### Step 4:

#### Trust the process

Painting the picture for your ideal retirement is all about making adjustments. Be sure to stay vigilant and check your contribution levels, fees, and investments annually.

### Step 5:

#### Finetune your masterpiece

Life is unpredictable. We know that bad notes and out of tune instruments along the way can delay your goals. But whatever you can do each month makes a significant impact on the final product.