



Financial Wellness 360®
Advisor Connection

Financial advisor and presenter:

See back cover for more information

Retirement saving

Workplace education



What does retirement look like ... for you?

Spend time with children and grandchildren

Continue to work in retirement

Stop working completely

Pursue further education

Travel

Turn hobby into a business

Golf

Volunteer

Give to community and charities

Give to family

Enjoy financial sense of security

Move to a better place

Manage health

More time for leisure activities

Do things I haven't done yet

Saving for retirement

Notes

Effect of inflation on savings over time

Notes

What's in your control?

Total control

Saving vs. spending

Asset allocation
and location

Some control

Employment earnings
and duration

Longevity

Out of your control

Market returns

Taxation, savings and
benefits legislative
policy

Benchmark your savings

Use your age and salary to see if you're on track.

Age	Multiplied by salary
35	2X
40	3X
45	4X
50	6X
55	7X
60	8X

Fidelity Viewpoints, How much do I need to retire? 2/2025

What's your benchmark?

Neither asset allocation nor diversification guarantee against loss. They are methods used to manage risk.

Stay the course

Basic principles:

Notes

How to invest:

Notes

The effects of compounding

Notes

Evaluate contributing pre-tax vs. post-tax

Pre-tax

Contributions taxed when money is withdrawn

Earnings taxed when money is withdrawn

Taxable withdrawals

After-tax

Contributions taxed in year of contribution

Earnings not taxed if in plan for at least five years – and you're at least 59½

Tax-advantaged withdrawals

• Low tax rate at retirement?

Pre-tax investments.

• High tax rate at retirement?

After-tax investments

• Tax diversified?

Invest in accounts with different tax treatments.

Notes

Tips for saving for retirement

- **Know your risk tolerance**
- **Manage emotions when investing**
- **Diversify investments**
- **Adjust investment mix as you age**

Notes

Phases: Accumulation – Preservation – Distribution

Phase: Accumulation

Reaching your goals: Saving in your 20s and 30s

Take advantage of company retirement plan

Take advantage of tax benefits

Balance saving and paying off debt

Review insurance needs

Notes

Phases: Accumulation – Preservation – Distribution

Step-up Contributions

Notes

Phases: Accumulation – Preservation – Distribution

Phase: Accumulation and Preservation

Saving in your 40s and 50s

Keep on track

Catch-up contribution options after 50

Estimate retirement needs – use a calculator

Target debt-free retirement

Review insurance needs

Notes

Phases: Accumulation – Preservation – Distribution

Phase: Distribution

Income in your 60s and beyond

Keep saving

Review investment mix

Identify income sources

Understand Medicare – age 65

Determine when to file for Social Security

Create estate plan

Review insurance

Notes

What if you're starting late?

It's never too late

Avoid taking additional risk

Try to maximize savings options

Consider delaying retirement date



ACTIVITY

Take action now

Take action to work toward retirement savings goals:

Start early or start now

Save consistently and step up contributions over time

Let compounding work for you

Meet with a financial professional

List two to three actions you want to take after today's session:

Contacts

Resources

www.irs.gov

See these topics:

- Retirement saving resources
- Catch-up contributions
- Benefits for spouses calculator
- Retirement estimator
- Retirement age calculator

www.ssa.gov

See these topics:

- Retirement income estimator
- Retirement age calculator
- Benefits for spouses calculator

www.securian.com

Search on “retirement calculator”

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