

MEET THE POWER PLANNERS

Everyday people who proactively engage
in retirement readiness



Future Early Retirees

Future early retirees are workers who plan to retire sooner than age 65.



Ten Percenters

Ten percenters save 10% or more of their annual salary through company-sponsored plans, such as a 401(k) plan.



Strategists

Strategists are people with a written retirement plan.



Knowledgeables

Knowledgeables believe they know what they should do about retirement investing.



Conversationalists

Conversationalists often discuss retirement with family and friends.

You, too, can become a POWER PLANNER!

1

Calculate retirement savings needs.

Factor in living expenses, healthcare needs, government benefits and long-term care.

2

Develop a retirement strategy and write it down.

Envision future retirement, formulate a goal, and have a backup plan in case retirement comes early due to an unforeseen circumstance.

3

Get educated about retirement investing.

Learn about Social Security and government benefits.

4

Participate in employer sponsored retirement plans, if available.

Take full advantage of matching employer contributions, and defer as much as possible.

5

Consider retirement benefits as part of a total compensation.

Ask an employer for a plan if they don't offer one.

6

Take advantage of the Saver's Credit.

Make catch-up contributions if available.

7

Talk about retirement with family and close friends.

Seek the services of a professional if needed.