MEET

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 about retirement investing.

Conversationalists

Conversationalists often discuss retirement with family and friends.

You, too, can become a POWER PLANNER!



Calculate retirement savings needs.

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



Develop a retirement strategy and write it down.

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



Get educated about retirement investing. **Learn about Social Security and** government

benefits.



Participate in employer sponsored retirement plans, if available.

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



Consider retirement benefits as part of a total compensation. Ask an employer for a plan if they

don't offer one.



Take advantage of the Saver's Credit.

Make catch-up contributions if available.



Talk about retirement with family and close friends.

Seek the services of a professional if needed.

Source: 14th Annual Transamerica Retirement Survey of workers, ©2013. Transamerica Center for Retirement Studies® is a division of Transamerica Institute™, a nonprofit, private foundation that is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties. For full survey results and more information, visit www.transamericacenter.org.

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