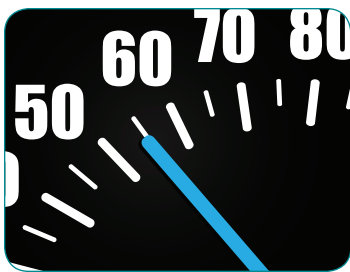


## Do you need to catch up for retirement?



*The best retirement saving strategy is to start early and save as much as possible. But what if you're getting older and you haven't contributed as much to your retirement plan as you should have? If you will be 50 years old or older during the year, you can do more to build a bigger nest egg.*

### Catch-up Contributions

For 2012, you can generally contribute up to \$17,000 per year to your retirement savings plan (subject to plan limits). Catch-up contributions, however, allow you to make additional contributions every year. The maximum catch-up amount is \$5,500 in 2012 so additional contributions can really add up.

For example, let's assume that starting at age 50 you make the maximum catch-up contribution each year. You begin with \$5,500 and you increase this contribution up to the maximum each year (say increases of \$500 each year) until you reach age 65. Over these 15 years, if your money earns a hypothetical 6% annual return, you would accumulate an additional \$204,756 in retirement savings!

*Hypothetical example based on maximum catch-up contribution each year starting at age 50 (assumes annual inflation increase in \$500 increments) for purposes of illustrating the impact of tax-deferred compounding only. 6% annual rate of return does not reflect the return of any specific investment and is not intended to imply or guarantee future results.*



## How much is enough?

Experts say you'll need at least 80% of your preretirement income each year in retirement. Based on today's average life expectancy, you may need retirement income for 25+ years.

## It's never too late!

Starting early is critical to maximizing your savings, but it's not too late to catch up. Contribute more to your retirement plan so your nest egg can grow faster. Make the power of compounding work for you.

Finding an extra \$5,000+ to save each year won't be easy, but if you take a fresh look at your financial situation, you may be able to save more than you think. Make it a priority!

## Think ahead. Take action now.

- ✓ **Catch up on saving for retirement!** Commit to making the additional catch-up contributions to your retirement plan today.
- ✓ Visit [www.TA-Retirement.com](http://www.TA-Retirement.com) or call **800-401-8726** for help in putting together a saving strategy that's right for you.

Brighten **your** outlook.



Rainy



Cloudy



Partly Sunny



Sunny

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