

countdown to retirement

YOUR PATH TOWARDS A FINANCIALLY STABLE FUTURE



take action!

The journey to retirement can seem like an uphill climb. Log on to your plan account to learn more about your retirement plan and its features to help you make confident choices along the way.

Start planning today for what comes next. Consider the steps you can take now, and when you reach each milestone, to help make your retirement more comfortable.

10 or more years to retirement: Focus on finances

Financially–Accumulate

- Save as much as possible
- Increase your contribution rate automatically each year
- Review any debt and create a plan to pay it down
- Take advantage of time and choose investments that fit your long-term goals

Socially–Network

- Forge new relationships around shared interests

Physically–Rest

- Sleep to improve concentration, increase productivity

5-10 years to retirement: Consider consolidation

Financially–Accumulate

- Catch up on saving (age 50+)
- Consider rolling in other retirement accounts*
- Align your investments with a medium-term investing timeline

Socially–Partner

- Discuss your retirement vision with your spouse or loved ones

Physically–Move

- Increase physical activity

*As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.



1-5 years to retirement: Focus on organization

Financially—Preserve

- Put an estate plan in place
- Record your total financial picture: Retirement plans, pensions, spouse's retirement, Social Security statements, etc.
- File for Medicare at age 65
- Continue to save as much as you can while you are still working

Socially—Redefine

- Find new sources of satisfaction and purpose not tied to your career

Physically—Check-up

- Keep up with regular appointments and visits

Beyond retirement: Focus on the future

Financially—Draw down

- Review your monthly budget and spending
- Reevaluate your withdrawal strategy
- Remember Required Minimum Distributions
- Explore Social Security options
- Consider your short-term investing strategy to help maintain the value of your account as you are drawing down

Socially—Connect

- Consider part-time work or volunteer opportunities

Physically—Enjoy

- Develop the lifestyle you've worked for

All investing involves risk. It is possible that investment objectives may not be met.

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