

PLANNING YOUR GREAT ESCAPE: RETIREMENT



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agenda

- The New Retirement Realities
- Overcoming the Challenges:
 - Retirement planning guidelines for the four major life stages — Building Assets, Protecting Assets, Enjoying Retirement, Leaving a Legacy
- Working with a Financial Professional

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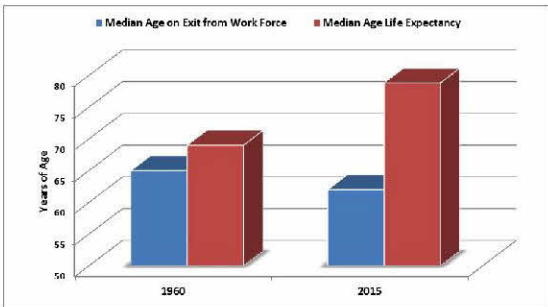
the new retirement realities

- We're living longer → retirement costs more
- Continued inflation
- Increased market volatility
- Higher taxes?
- Rising interest rates?
- Social Security and Medicare uncertainty
- Reduced or no employer retirement support

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retirement may last longer and could cost more



Year	Median Age on Exit from Work Force	Median Age Life Expectancy
1960	~66	~73
2015	~64	~80


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inflation is down...but not out

Based on an average historical (1913-2015) inflation rate of 3.18%¹...

...you will need **\$209** in 25 years to purchase goods valued at **\$100** today.²

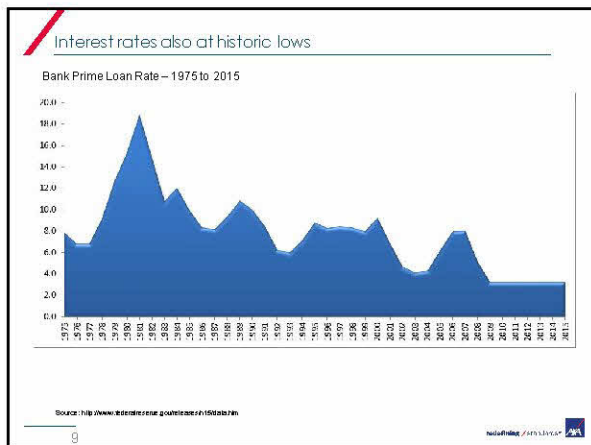
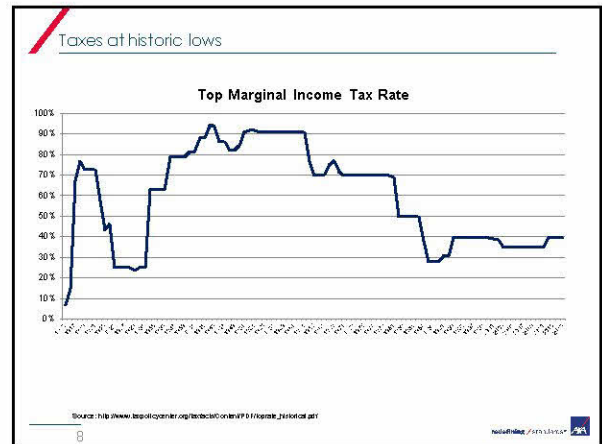
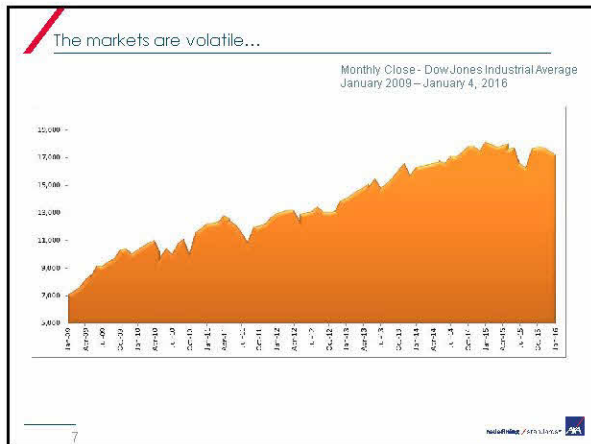


Subaru Outback Station Wagon Cost

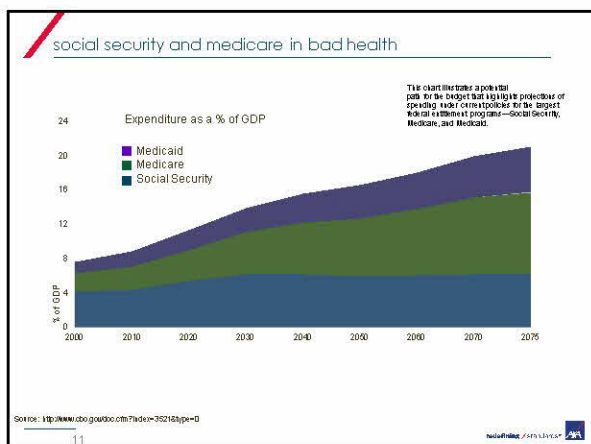
Today:	\$24,995
In 25 Years:	\$62,334

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- ### fewer pensions and gold watches
- Trend is that fewer employers providing guaranteed lifetime pensions.
 - Greater job turnover means less build-up in 401(k)s, with less vesting.
 - There's no protection against companies cutting their "matches."
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OVERCOMING THE CHALLENGES

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four major financial life stages

- Build
- Protect
- Enjoy
- Give



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BUILD

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make the most of the building years

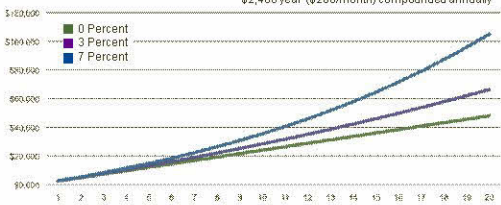
- Power of regular saving
- The power of starting early
- Tax breaks from the government
- Additional tax advantaged opportunities
- Investment choices/vehicles – risk and rewards – asset allocation
- Dollar-cost averaging
- What if you need to save for college too?

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the power of regular saving

Hypothetical Example

\$2,400 year (\$200/month) compounded annually



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the sooner you begin investing, the better

Hypothetical Example

Age	Years Until 65	Monthly Contribution	Total Contribution	Growth*	Total Value
25	40	\$189	\$30,305	\$409,095	\$500,000
30	35	\$276	\$115,920	\$394,070	\$500,000
35	30	\$407	\$149,689	\$353,311	\$500,000
40	25	\$614	\$184,090	\$315,905	\$500,000
45	20	\$954	\$229,023	\$270,977	\$500,000
50	15	\$1,568	\$292,299	\$217,701	\$500,000

* Chart assumes 7% growth for illustrative purposes. The figures are rounded and are not intended to indicate the performance of any specific investment. Taxes, inflation and fees were not taken into consideration. Rates of return will vary over time, particularly for long-term investments. Investments offering the potential for higher rates of return also involve a higher degree of risk. Actual results will vary.

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don't overlook your employer-sponsored retirement plans or IRAs for tax breaks

- From your employer
 - Roth after-tax (401(k) / 403(b))
 - Pre-tax (401(k), 403(b), SIMPLE or SEP IRA, etc.)
 - Don't lose your employer's match! (free money)
 - Rollovers and consolidation
- On your own (Traditional or Roth IRA)
 - When you can, contribute to both 401(k) and IRA
 - Spousal IRAs
 - SEP IRA for side business
 - When to consolidate scattered IRAs

Note: Withdrawals for these types of plans are taxable and if taken prior to age 59½ may also be subject to an additional 10% federal income tax penalty.

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