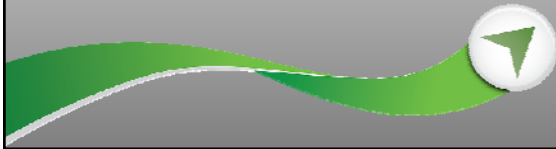




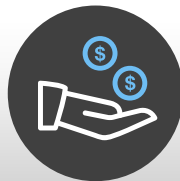
## Make the Most of Your Retirement Savings



### AGENDA



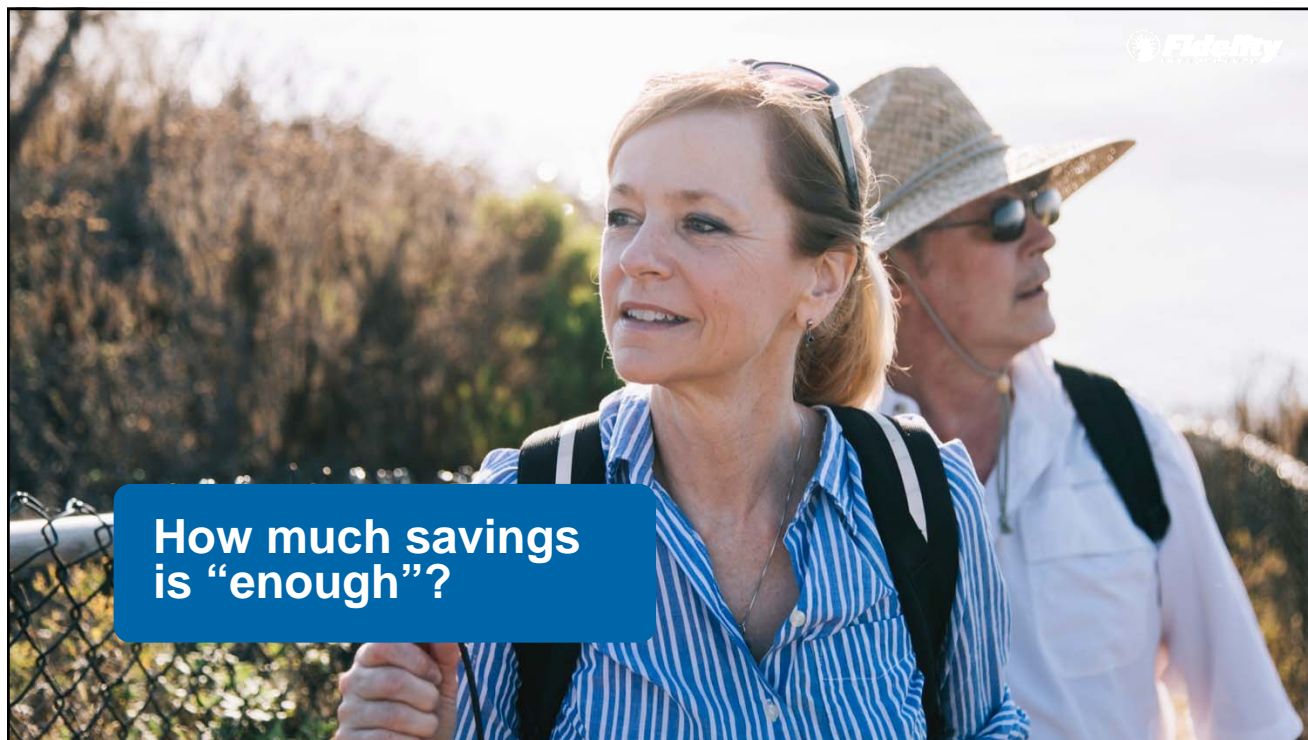
How much is "enough"?



Strategies to save more



Preserve and grow your savings



How much savings is “enough”?

SAVINGS



### 5 things to consider



Health care costs



Longer lifespans



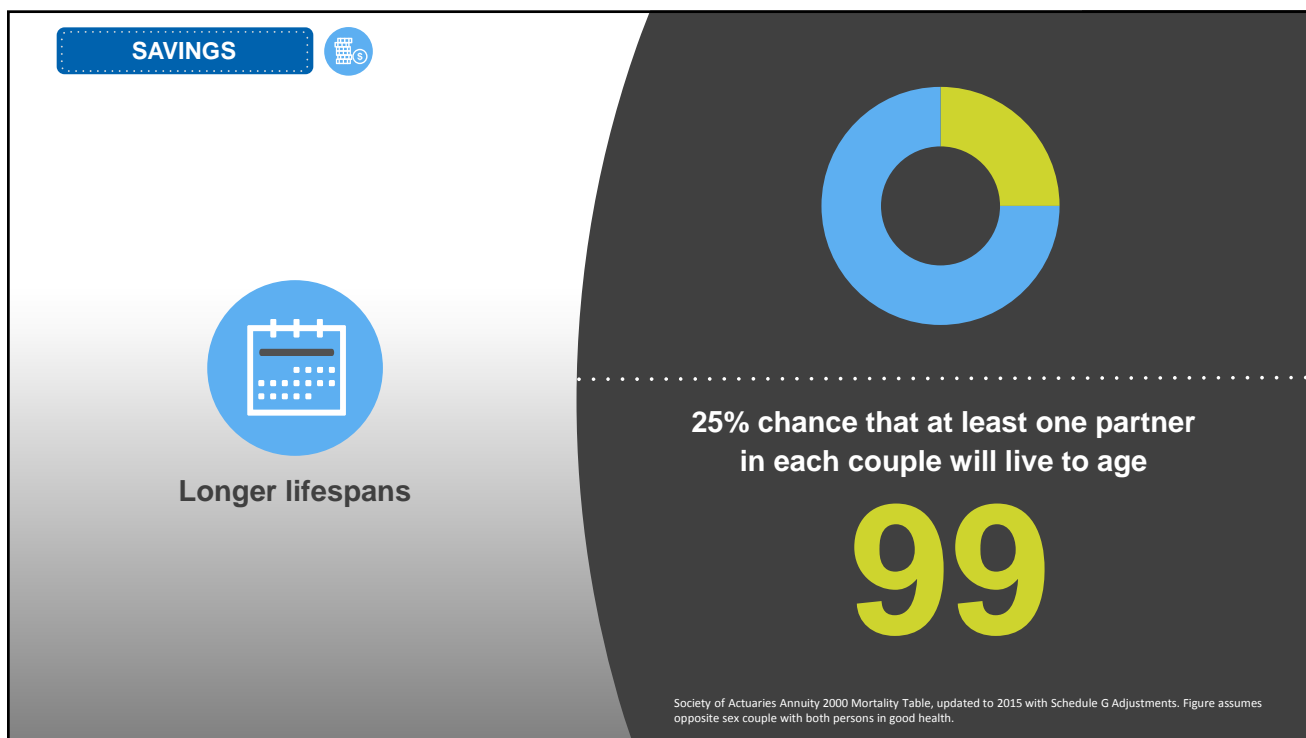
Long-term planning





Inflation



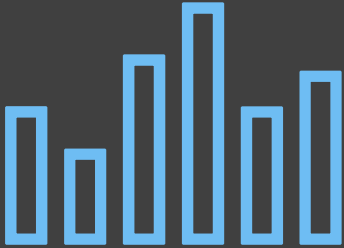
Day-to-day expenses





**SAVINGS** 


  
Long-term planning

**30**  
Years in retirement



**SAVINGS** 

  
Inflation

 **2.5%**


---


**\$50,000**  
today

**\$26,500**  
In 25 years


Hypothetical rate of inflation of 2.5%, actual rates may be more or less and will vary.

SAVINGS






**Day-to-day expenses**



# 4-5%

of retirement savings annually

SAVINGS



## 10X Rule

Age 30	• \$ •		<b>1x salary</b>							
Age 40	• \$ •	• \$ •	• \$ •	<b>3x salary</b>						
Age 50	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	<b>6x salary</b>		
Age 60	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	<b>8x salary</b>	
Age 67	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	• \$ •	<b>10x salary</b>

Fidelity has developed a series of salary multipliers in order to provide participants with one measure of how their current retirement savings might be compared to potential income needs in retirement. The salary multiplier suggested is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity assumed age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67 and a planning age through 93. The replacement annual income target is defined as 45% of pre-retirement annual income and assumes no pension income. This target is based on Consumer Expenditure Survey 2011 (RIS), Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on history of market data, assuming base market conditions to support a 90% confidence level of success.



How can I save more for the future?

STRATEGY



## Opportunities to save more



Workplace savings plan



Individual retirement account (IRA)

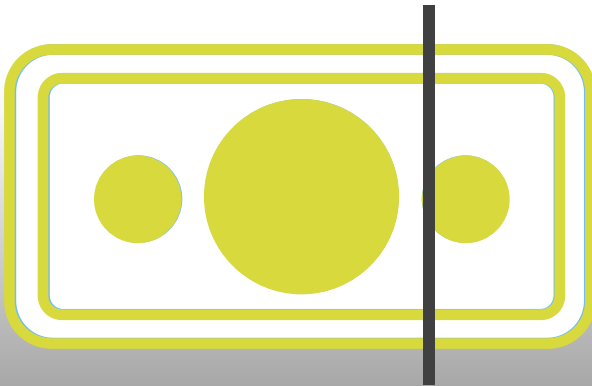


Deferred annuity

STRATEGY



## Workplace Savings Plan



Save at least  
**15%**

SAVINGS



When you think about retirement,  
what concerns do you have?

SAVINGS



How many years do you expect to spend in retirement?



A.



B.



C.



D.

STRATEGY



Catch-up contributions

2018 IRS Contribution Limits

**\$18,500**

Under age 50


**+\$ 6,000**


Additional "Catch-up" amount for age 50 and over

**\$24,500**

Age 50 and over



**STRATEGY** 



**Individual retirement accounts**

**2018 IRS Contribution Limits**


**\$5,500**  
Under age 50


**+\$1,000**  
Additional "Catch-up" amount for age 50 and over

.....

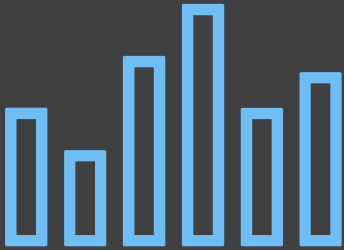
**\$6,500**  
Age 50 and over

A distribution from a Roth IRA is tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, qualified first-time home purchase, or death. Subject to income limits restrictions.

**STRATEGY** 



**Deferred annuities**

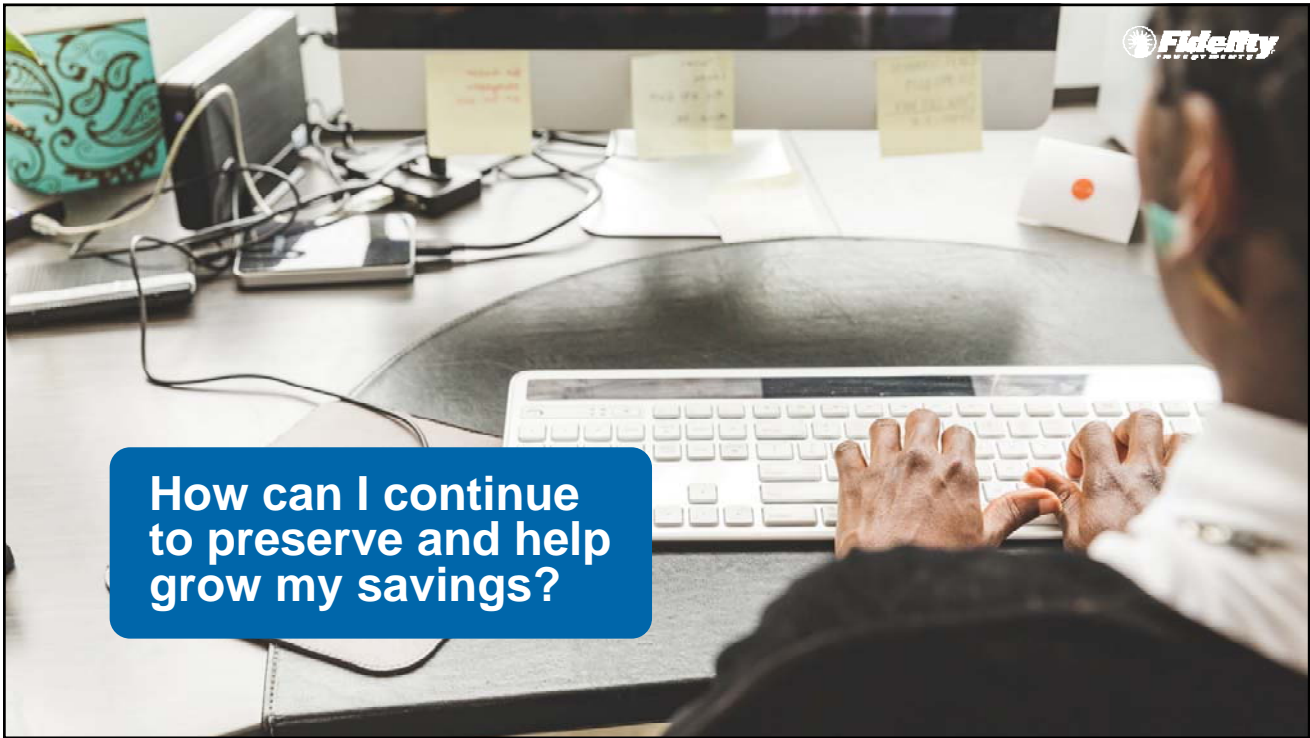


**Additional tax-deferred savings**

**No IRS contribution limits**

**Guaranteed stream of income**

Guarantees are subject to the claims-paying ability of the issuing insurance company. The issuing insurance company reserves the right to limit contributions.



PRESERVE



How often do you check your investments?



A.

Daily

B.

Monthly

C.

Quarterly

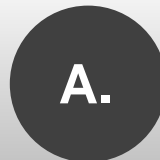
D.

Annually

**PRESERVE**



## What might be a reason to review your investments?



Marriage



Divorce



Regular rebalance



Inheritance

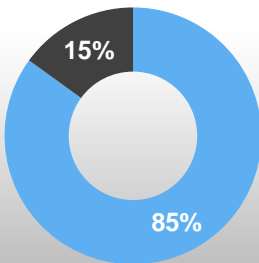


Nearing retirement

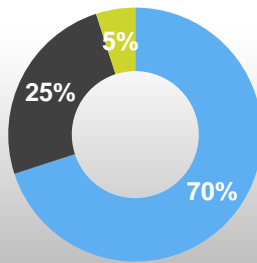
**PRESERVE**



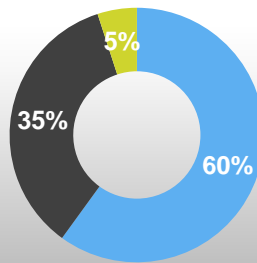
**Aggressive**  
Retiring in 13+ years



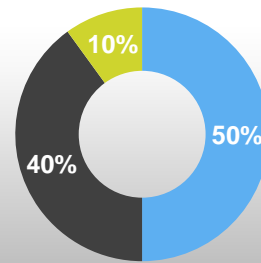
**Growth**  
Retiring in 9-12 years



**Growth with Income**  
Retiring in 1-8 years



**Balanced**  
Retired 0-5 years



■ Stocks    
 ■ Bonds    
 ■ Short-term investments

For illustrative purposes only. As a possible starting point for either your retirement or nonretirement goals, the target asset mix (TAM) is based on a measure of your time horizon. The measure of time horizon and the available default TAMs will vary by goal type. Time horizon for retirement goal type is defined as the difference between Current Year and Retirement (Goal Start) Year. Please note that this time horizon-based default TAM is just a starting point for you to begin consideration of the appropriate asset allocation. For a more in-depth look, be sure to take your risk tolerance, financial situation, and time horizon into consideration before choosing an allocation.

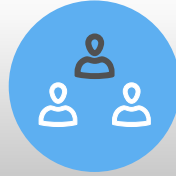
PRESERVE



## Professional investment help



Single-fund Solution



Managed Account

Target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach the target date. The investment risk of each target date fund changes over time as the fund's asset allocation changes. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds' target dates.



Take the next steps

**NEXT STEPS**



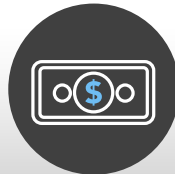
## Review



10x rule



Maximize contributions



Other accounts



Asset allocation

**NEXT STEPS**



## Take your next step



Call for help  
800-603-4015



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on [NetBenefits.com](http://NetBenefits.com)



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This information is intended to be educational and is not tailored to the investment needs of any specific investor.

### Investing involves risk, including risk of loss.

\*\*These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

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