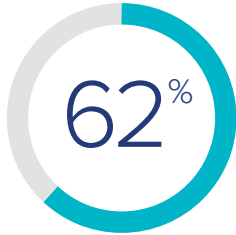
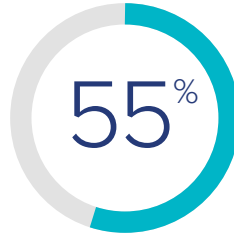


Did you know...



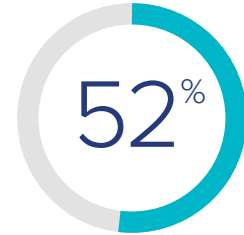
of Americans don't know how much income they need to retire

Employee Benefit Research Institute 2017



of American workers worry about their retirement

USA Today 2014



of Americans have less than \$10,000 saved for retirement

USA Today 2014

October 16–22 is National Save for Retirement Week!

Take some time this week to focus on your retirement. A little bit of planning now will really pay off later! Whether you're fresh out of college or you've been working for 30 years, it's time to get serious about retirement. Learn the basics and get started today!

1

Start with a firm foundation

We recommend that you begin investing for retirement after you've done two things: paid off all debt but the house and saved up three to six months of expenses.

2

Determine how much you need to save

Retirement isn't an age; it's a financial number. Plan how much you need to save for retirement by determining what your annual expenses will likely be and how long you'll need it for.

3

Think marathon, not sprint

Follow a simple investing plan and invest 15% of your income into retirement accounts. The longer you keep your retirement money invested, the more it can grow with the magic of compound interest.

For helpful tips and more info on ways to make the most out of your retirement dollars, log in to your SmartDollar account and watch a video lesson on retirement at SmartDollar.com/app/lessons.

Don't have an account yet? What are you waiting for? Sign up for free here: