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NRM-8399MD-MD (10/12)
MYTH #1

My pension & SOCIAL SECURITY will cover ALL MY **retirement needs.**

REALITY

On average, a public pension will replace only about 50% of your current income after 25 years of service.
MYTH #2

I can’t afford to save.

REALITY

If you have cable TV or eat lunches out, you can afford to save for retirement.
MYTH #3

Investing is too complicated.

REALITY

With education and guidance your choices are simplified.
MYTH #4

I’m young and have plenty of time to save for retirement

REALITY
The earlier you start the better off you will be.

MYTHBREAKERS: Retirement Edition
MSRP
MYTH #5
Younger Workers will be better prepared in retirement than baby boomers

REALITY
Younger workers are more vulnerable to being unprepared and not having enough set aside for their golden years.
MYTH #6

I’m too old to start saving.

REALITY

Today is your lucky day.
MYTH #7

Too much of my money will go to expenses

REALITY

If you have an account balance of $10,000, you would pay $2.08 per month in fees.*

* 0.19 asset fee plus $0.50 flat fee.
MYTH #8

I have to withdraw everything from the Plan when I retire.

REALITY

You can let your account continue to grow — and still receive income from it after the big day comes.

Withdrawals need to meet the requirements of the Required Minimum Distribution rule; withdrawals will be taxed as ordinary income, unless you take a qualified withdrawal from a Roth account. Income stream and duration are not guaranteed.
MYTH #9
I will never be able to afford to retire

REALITY
With planning and action NOW, YOU can afford to retire!
Use the Interactive Retirement Planner

You’ve invested for retirement, but will it be enough to do what you want to do?

Find out right now! In less than 10 minutes:

- set a retirement goal
- track retirement plan progress
- get suggestions to improve retirement outlook

You will be ahead of 56% of people in the country once you have used this simple tool

MYTHBREAKERS: Retirement Edition
You've invested for retirement, but will it be enough to do what you want to do?

Find out right now! In less than 10 minutes:
- set a retirement goal
- track retirement plan progress
- get suggestions to improve retirement outlook

Retirement plan, investment account, Social Security or pension statements can be used with this planner, but aren't necessary.

Help is a phone call away - call 1-800-545-4730 if you have trouble using this tool.

*Required Field

Current age? 40 years old

How many years in retirement?

Start at age 62

Until age 90

28 years in retirement

Current annual income? $40,000

Next >>
On Your Side Interactive Retirement Planner™

How much will be spent in retirement?

75% of current annual income
A simple life, likely in good health. Mortgage may be paid off, and there's little debt and reduced expenses.

85% of current annual income
A lifestyle that's similar to today's. Traveling from time to time, enjoying hobbies and volunteering.

95% of current annual income
There's more going on now than when working! Perhaps enjoying new hobbies, more travel, and helping family with expenses.

105% of current annual income
Financially comfortable. Likely to leave a sizeable estate, buy a vacation home or travel abroad.

If these numbers don't fit, enter a custom percentage: ___%
Retirement spending needs:

GOAL: $2,833/month
$34,000/year

85% of current annual income

Retirement spending needs are $2,833 per month, which is 85% of current annual income.

Now, let's track progress against this goal...
Let's start by looking at investments:

**Personal investments (we'll look at the primary retirement account now and pensions later)**

- **Retirement account - 401k, 401a, 403b or 457 (deferred compensation) plan:**
  - Current retirement account balance: $20,000
  - Contribution from each paycheck: 125 Dollars
  - Paycheck frequency: Bi-Weekly (26 times per year)
  - Employer matches contributions: No
Let's look at other expected income:

Additional income (now we'll look at Social Security and pensions)

Include Social Security income?  ○ Yes  ○ No  
○ Use estimated Social Security income  
○ Enter expected Social Security income  $1,100  Per month
*Social Security benefits begin at age 67 years

Include pension income?  ○ Yes  ○ No  
Expected pension income  $1,300  Per month
*Pension benefits begin at age 62 years
Pension includes cost of living adjustment?  ○ Yes  ○ No  
*Cost of living adjustment 4.00 %
### On Your Side Interactive Retirement Planner

**Just a little more information, please:**

**Only two more questions...**

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<th>Input</th>
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[Previous] # [Next] #

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**MYTHBREAKERS: Retirement Edition**
On track for retirement?

Goal: $2,833/month
$34,000/year

$2,167/month
$26,005/year
GAP: $666/month

85% of current annual income

Options to get on track...

Contribution (per paycheck): 125

TIP: Increase retirement investments to get on track
8% paycheck impact $94

Years in Retirement

TIP: Delay the start of retirement to get on track
Start at age 62 Until age 90 28 years

Retirement Spending Needs (Goal) 85%

TIP: Lower retirement spending needs to get on track
$2,833 per month
85%
Ready to take the next step? Here are some options:

**Talk** with a retirement specialist
You don't have to go it alone - a retirement specialist can help you plan and select products that suit your needs.

Reach your retirement specialist at 1-800-545-4730.

**Learn** more about retirement topics
Increase your knowledge about financial products and concepts as you work to meet your financial goals.

Visit your retirement plan's website to learn more.

**Change** your contribution or investments
Contact your retirement plan to change how much you invest or the funds you're selected.

If you're not already doing so, consider contributing the maximum allowed to your employer-sponsored retirement plan to help invest for the future.

Print/download retirement outlook report (PDF)
Download Adobe Acrobat Reader

Exit
Summary of latest information entered into the tool

Current View

- $2,545/month
- $30,545/year
- $121/month

Goal

- $2,667/month
- $32,000/year

80% of current annual income

Monthly Income

- Retirement Account
- Additional Savings
- Social Security
- Pension

Today's Dollars

Contribution (per paycheck): $150 (10% of pay)

Tip: Increase retirement savings to get on track.

Years in retirement: 25 (age 65 to 90)

Tip: Delay the start of your retirement to get on track.

Retirement spending needs: 80% of current annual income

Tip: Lower your retirement spending needs to get on track.

Ready to take the next step? Here are some options:

Talk with a retirement specialist

You don't have to go it alone - a retirement specialist can help you plan and select products that suit your needs.

Learn more about retirement topics

Increase your knowledge about financial products and concepts as you work to meet your financial goals.

Change your contribution or investments

Contact your retirement plan to change how much you invest or the funds you're selected.
This is a summary of the information entered and the assumptions used to make the calculations for the chart:

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<td>Retirement starts</td>
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<td>Retirement until</td>
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<tr>
<td>Retirement spending needs (in today's dollars)</td>
<td>80% of current income ($2,667 / month)</td>
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<table>
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<tr>
<td>Assumed average rate of return after retirement</td>
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<table>
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<th>Savings and other income</th>
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<td>Employer matches contributions</td>
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<td>Employer matching limit</td>
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<td>Roth 401k</td>
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<td>Other</td>
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<td>Estimated/Expected Social Security Income</td>
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<tr>
<td>Social Security benefits begin at age</td>
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<tr>
<td>Expected pension income</td>
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<td>Cost of living adjustment</td>
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So what’s your Retirement myth?