



# How do you envision your retirement years?



**Happy?**



**Handsome?**



**Witch?**

## What will life in retirement be like for you?

Retirement isn't what it used to be for many people. A 2008 Gallup Poll that surveyed both current retirees and future retirees found the following differences in where current retirees receive income from today versus where future retirees expect to receive income\*:

	Current Retirees	Future Retirees
Employer-Sponsored Retirement Plan	20%	54%
Social Security	56%	31%
Pension	33%	26%
Part-Time Employment	3%	20%

\*Source: <http://www.gallup.com/poll/107146/One-Five-Americans-Expect-Work-Retirement.aspx>

**Beginning in January 2009, you can now save up to \$16,500.00 per year in tax deferred savings! In addition 50+ Catch Up increases from \$5,000 to \$5,500 and the 3 year Catch Up increases from \$31,000 per year to \$33,000!**

**The only thing scarier is not having a plan for your retirement years!**

Check out the Monterey County Deferred Compensation Plan today!

<http://www.co.monterey.ca.us/personnel/DefComp.htm>