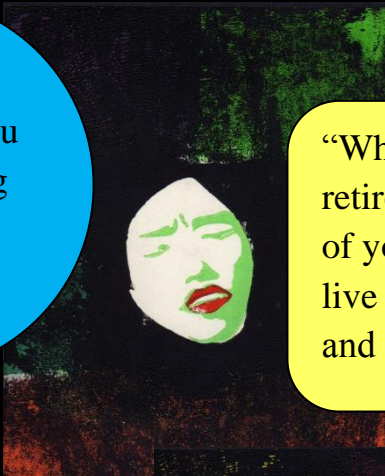






“Excuse me Miss, have you started saving for your retirement?”



“Why? Did you know when you retire you will need at least 70 - 80% of your yearly income each year to live comfortably in your retirement and take care of health care needs?”



“No. It doesn't cost money to save. In fact if your employer has a 401(k) or 457 plan, you can reduce your tax liability with Uncle Sam as your contributions are **pre-tax!**”



“Yeah – I thought that might make you happy – Read below for further information”

“The reality about saving and investing for retirement is that it's tough if not impossible to build a “nest egg” in just five years or even 10 years. It generally requires an entire working career to accumulate enough money to retire. Although most articles indicate that you will need 70% to 80% of your annual income each year during retirement, it could end up being *100% to 110%* of your income, depending upon what you plan to do during retirement. How do you know how much to save? How much will be enough?” (Source NAGDCA)

Whatever you do, it is important to begin saving for retirement TODAY. If you are already saving, then you need to add just a little bit more to ensure you can retire in the style that you are currently living. For further details as to saving, see your entities benefits coordinator or contact your retirement provider's representative.

Remember the only person that is going to take care of you is YOU! Save early, Save often!

NATIONAL SAVE FOR RETIREMENT WEEK
OCTOBER 18 – 24, 2009