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Explore
Retirement Planning

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To reach your goals, use your head

Planning for retirement is a smart thing to do. Even if it's way off in the distance, exploring retirement now will help you find your way to a financially secure future. In this booklet, we'll solve some of retirement's biggest mysteries and give you some important clues about what it takes to prepare. It's a fun expedition that can help you map out your future.

Mystery:

#1

Will I have enough money to retire?

#2

How can I uncover more money?

#3

How can I shed more light on investing?

#4

What other retirement strategies do I need?



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Ready to **dig deeper?**

Making wise decisions about your retirement plan starts with knowledge. In fact, the more you know about saving and investing, the more confident you'll become. And, when you save and invest with confidence, guess what happens? Planning for retirement isn't so mysterious after all.



Unraveling the answers

You may have additional questions about retirement planning that you want to explore. Take a minute to write them down in the spaces below.

Mystery #1

Will I have enough money to retire?

This is an age-old question. Most people will have more than one source of income when they retire. Look at the chart on the right. Notice that Social Security provides about 40% of most retirees' income. Unless you expect to receive a pension, you will need to fund the other 60% yourself. That's why you need to develop a rock solid savings plan.

A modern discovery

People are living longer, healthier lives than ever before.* That means you could be retired for 20, 30, or even 40 years! The not-so-good news? Many Americans may not have enough money saved to retire comfortably by age 65.

* Persons age 65 have a one-in-five chance of reaching age 90. Center for Disease Control, U.S. Department of Health & Human Services, 2002.