

Retirement Readiness Q202 :

Let us help you pursue your goals



,56 DQQRXQFHV FRQWULE X%WLRQDQ P LDWVW B B QJ I R X Q G

,Q \RX FDQ FRQWULEXWH XS WR 7LSW WRRXHG X%25 GRDQ QW DU\ 5HWLUHPHQW 3ODQ 7KLVLV LQ DQG GLWLRQ WR \RXU ODQGDWRU\ 5HWLUHPHQW 3ODQ DQG RU .3(56 E 'HIUUHG & RPSHQVDWLRQ 3ODQ GHU PDNHV LW FRQWULEXWLRQV \RX ZLOO EH GHWHZHO WKH DJVH RI RU UHWLUHPHQW ROGHU LQ \RX FDQ FRQWULEXWH DQG DGLWLRQDO RU LI \RX UHWLUHPHQW DUH DJH RU DW WKH HQG RI \RXU ODQGDWRU\ FRQWULEXW DGLWLRQDO DERYH WKH UHJXODU OLPLWDFN

,\RX KDYH \HDUV RIVHU YLFH ZLWK WKH %25 VVWHQ ZD \RX R\ EH GXFH RU HYHO HOLJLEOH WR PDNH FDWFK XS FRQWULEXWLRQV XS WR SHU \HDU IRUD PD\LPXP RI OLIHWLPH 7,\$\$ VWHSV WR UHGXFH \RXU GHEW

7KHUH DUH WDJ\ DGYDQWDJHV WR DYDLQ XZLWLRQ R\ RSO DQ FDWFKXSH W VDYLLQJV DOO FRQWULEXWLRQV DUH WDJ\ DEOH ZKHQ GLVWULEXWHG DQG \RX PRQH\ KDV WKH SRWHQWLDO WR JURZ DQGHHS FKDWLRQ \RXU FUGLWFDU RIFRPSRXQLQJ LQWHUHVW 7KDW JURZWKFDQ KHSRPHWLRQ SWRFXOHV KRZ P WKH FRVW RI OLYLQJ LQWHUHVW \RX ZLOO SD\ DQG ZKHQ \RX

:LWK DIWHU WDJ\ 5RWK FRQWULEXWLRQV WR \RXU ODQGDWRU\ SDLG DW WKH WLPH FRQWULEXWLRQ VR \RX KDYH WKH SRWHQWLDO WR ZLWKGUDZDO WKHP DQG DQ\ HDUQLQJV WDJ\ IUHH

6DYLLQJ PRUH PD\ EULQJ \RX FORVHU WRK WKH NLQDPSURHWKUH HQW VR\ SOH U ZDQW DQG GHVHUYH \RX DUHQ W DJ\ DQGS DUMILFRSDWSDQGGQW KQGG VDYLL 9ROXQW DU\ 3ODQ FRQVLGHU HQUROOLQHV WRGD\ WRZDUG WKH WKLQJV \RX ZDQ

%HORZ DUH WKH WRWDO FDWFK XS FRQWULEXWLRQ WR \RXU V\$ EXGRNMGF DQ WKH 9ROXQW DU\ 3ODQ LQ SHUVRQDOL]H D QHZ VSHQGLQJ DQG VDY

\$JH	\$QQXDO XS FRQW
\$JH	\$
\$JH	\$ 9LVLW
\$JH	RU RQ GHU

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7,\$\$ RUJ ZRBRQDWRP YMBROVH DQWKH XSFRPLQJ VFKHG XOH RI ZHELQDU WRSL \RXU SODFH WRGD\

