



YOUR RETIREMENT READINESS WORKSHEET

Retirement. Ask people what this word means, and you're likely to get a myriad of responses — some are positive, most not. In fact, many pre-retirement planning specialists now prefer to use such euphemisms as “transition” planning, “life” planning or “mid-life” planning to describe their courses and services.

Planning for life after work is becoming more important because people are living longer. Second careers are becoming more common. Many people continue to work part-time, full-time or as volunteers. So what is retirement? Why the negative connotation?

Retirement itself was a 20th century phenomenon. Before the 1900s, only the wealthy could afford to retire. But as society prospered and people began living longer, government and industry began offering retirement. Sixty-five was selected as the age people would be eligible to receive pensions and Social Security.

For many workers, retirement has evolved into an expectation, even a right. For others, retirement may be less attractive.

Many people see the word “retire” the same as they see the word “withdraw.” Many employees who retire do not go entirely into a life of leisure and recreation, but continue to work in some capacity.

Retirement can actually mean a new beginning. It may mean trying new things, going back to school, changing careers, travel, working — or not working.

That is why planning and preparation are so vital to the retirement process. Preparation helps to minimize the disruption to routines and roles that may result from any change, but especially from such a major transition as retirement.

We understand that a sound plan is key to your successful retirement. This brochure provides worksheets to collect and organize information that you'll need to make appropriate decisions about your retirement future.

We look forward to working with you to create your customized plan for a secure and successful retirement.

Assessment Instrument

Most people consider retirement planning as basic investment planning, but as studies have shown, retirement preparation is much more encompassing. Eight areas have been identified as important to successful retirement planning. These areas include: Investment Planning; Working Options; Social Support; Lifestyle; Health; Time Management; Estate Planning and Housing.

This informal survey may help you focus on your readiness for retirement. Have you considered all the planning challenges that may lead to a happy and fulfilling future? Should you take time to review and reconsider certain habits or attitudes that might be roadblocks to a smooth transition to retirement?

Please take a few moments to complete this assessment instrument. We think it can be a real eye-opener.

Directions. For each of the areas identified below, there are several items which characterize aspects of your environment, personal life, and retirement. Respond to each of the items as accurately as possible. After each section, add up your individual item scores and place the sum in the space provided. Once you have completed all of the sections, turn to page 6 and mark your area scores on the circle as indicated. In the circle, shade in the areas, from the center outward, below your scores for each area. The resultant picture will provide a measure of your preparation for retirement and help focus your pre-retirement planning efforts.

Investment Planning

1.	1	2	3	4	5	6	7	8	9	10
	<i>Little knowledge of pension benefits</i>							<i>Exact knowledge of pension benefits</i>		
2.	1	2	3	4	5	6	7	8	9	10
	<i>Little knowledge of Social Security benefits including Medicare</i>							<i>Complete awareness of Social Security and Medicare</i>		
3.	1	2	3	4	5	6	7	8	9	10
	<i>Have not started investment planning program for retirement</i>							<i>Have been in a disciplined plan for 10 years or longer</i>		
4.	1	2	3	4	5	6	7	8	9	10
	<i>Have little knowledge of tax laws affecting retirement</i>							<i>Complete awareness of tax consequences of retirement</i>		
5.	1	2	3	4	5	6	7	8	9	10
	<i>Have not planned a comprehensive budget including income and expenses in retirement</i>							<i>Have established a comprehensive retirement budget</i>		

Area score: _____

Working Options

1.	1	2	3	4	5	6	7	8	9	10	
	<i>Have not considered working after retirement</i>							<i>Have plans to do some type of work, including own business</i>			
2.	1	2	3	4	5	6	7	8	9	10	
	<i>Do not have a resumé, job search strategy, or business plan</i>							<i>Have a resumé, job search strategy, or business plan</i>			
3.	1	2	3	4	5	6	7	8	9	10	
	<i>Little or no awareness of the job market, have no interviews scheduled</i>							<i>Explored the job market, interviews lined up, or already established</i>			
4.	1	2	3	4	5	6	7	8	9	10	
	<i>Have not contacted job placement service agency</i>							<i>Enlisted an agency specializing in career planning and placement for my speciality</i>			
5.	1	2	3	4	5	6	7	8	9	10	
	<i>Have had no part-time or volunteer work</i>							<i>Have been working volunteer or part-time to best make the transition</i>			
Area score: _____											

Social Support

1.	1	2	3	4	5	6	7	8	9	10	
	<i>Anticipate little or no social support from spouse or partner</i>							<i>Receive a great deal of social support from spouse or partner</i>			
2.	1	2	3	4	5	6	7	8	9	10	
	<i>Anticipate little or no social support from other family members and friends</i>							<i>Talk freely and openly with family and/or friends</i>			
3.	1	2	3	4	5	6	7	8	9	10	
	<i>Employer and/or organization provides little or no social support or assistance</i>							<i>Employer and/or organization offers classes, clubs, and supportive services</i>			
4.	1	2	3	4	5	6	7	8	9	10	
	<i>Have little or no involvement in civic, fraternal, volunteer, or service groups</i>							<i>Actively involved in civic, fraternal, volunteer, or service organizations</i>			
5.	1	2	3	4	5	6	7	8	9	10	
	<i>Do not belong to any retirement groups or associations</i>							<i>Actively involved in several retirement groups</i>			
Area score: _____											

Lifestyle

1.	1	2	3	4	5	6	7	8	9	10
	<i>Experiencing considerable stress in other aspects of life</i>							<i>Little or no stress in other aspects of life</i>		
2.	1	2	3	4	5	6	7	8	9	10
	<i>Have few leisure and recreation pursuits such as hobbies or sports</i>							<i>Have many recreation and leisure pursuits</i>		
3.	1	2	3	4	5	6	7	8	9	10
	<i>Perceive little control over many aspects of retirement</i>							<i>Perceive tremendous control over aspects of retirement</i>		
4.	1	2	3	4	5	6	7	8	9	10
	<i>Perceive limited options in retirement</i>							<i>Recognize unlimited options and choices in retirement</i>		
5.	1	2	3	4	5	6	7	8	9	10
	<i>Lack emotional and psychological resources to live lifestyle of choice in retirement</i>							<i>Have emotional and other resources to live lifestyle of choice in retirement</i>		
Area score: _____										

Health

1.	1	2	3	4	5	6	7	8	9	10
	<i>Little or no knowledge or understanding of health and lifestyle's influence on life expectancy</i>							<i>Have a thorough understanding of the health and lifestyle variables on life expectancy</i>		
2.	1	2	3	4	5	6	7	8	9	10
	<i>In the morning you are often fatigued and stressed-out</i>							<i>In the morning you feel rested and relaxed</i>		
3.	1	2	3	4	5	6	7	8	9	10
	<i>Have many health problems or concerns</i>							<i>Have no health problems or concerns</i>		
4.	1	2	3	4	5	6	7	8	9	10
	<i>Exercise infrequently and have sedentary lifestyle</i>							<i>Exercise daily and enjoy an active lifestyle</i>		
5.	1	2	3	4	5	6	7	8	9	10
	<i>Do not eat a well-balanced diet and have more than eight alcoholic drinks/week</i>							<i>Eat a well balanced diet and have fewer than eight drinks a week</i>		
Area score: _____										

Time Management

1.	1	2	3	4	5	6	7	8	9	10	
	<i>Retiring at worst possible time</i>							<i>Retiring at best possible time</i>			
2.	1	2	3	4	5	6	7	8	9	10	
	<i>Have many financial obligations — tuition, mortgage, etc.</i>							<i>Most large financial obligations have been resolved</i>			
3.	1	2	3	4	5	6	7	8	9	10	
	<i>Do not have many social obligations or activities outside of work</i>							<i>Have many activities and social events to keep busy after retirement</i>			
4.	1	2	3	4	5	6	7	8	9	10	
	<i>Retiring from oppressive work environment, boring routine or mundane work experience</i>							<i>Retiring to enjoy a more relaxed and leisurely lifestyle which may include some kind of work</i>			
5.	1	2	3	4	5	6	7	8	9	10	
	<i>View transition to retirement as open-ended and ambiguous</i>							<i>View transition to retirement as a manageable process</i>			
Area score: _____											

Estate Planning

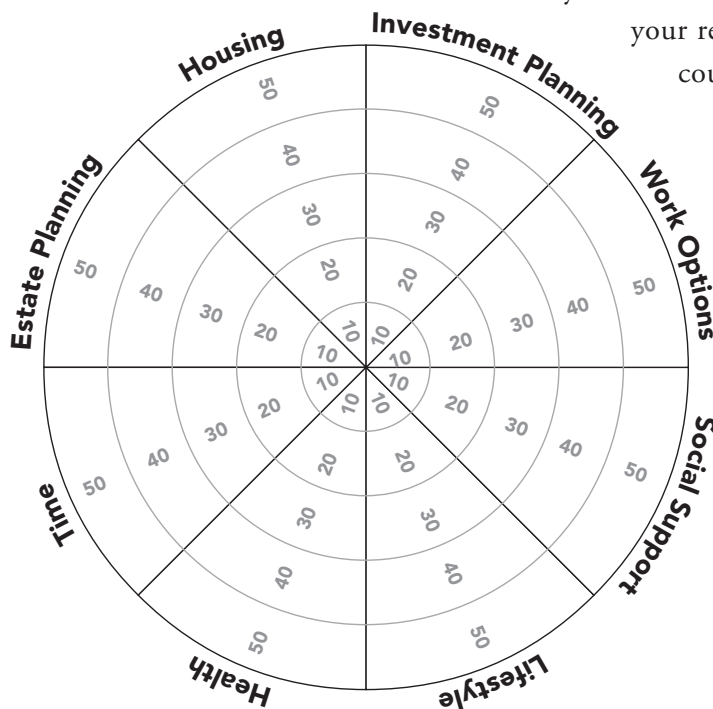
1.	1	2	3	4	5	6	7	8	9	10	
	<i>Do not have a will or established plans</i>							<i>Have a will and established plans</i>			
2.	1	2	3	4	5	6	7	8	9	10	
	<i>Have not consulted a tax advisor, financial advisor or an attorney</i>							<i>Have a relationship with tax advisor, financial advisor or an attorney.</i>			
3.	1	2	3	4	5	6	7	8	9	10	
	<i>Inadequate health, life and disability insurance after retiring</i>							<i>Excellent insurance; health, life, long-term care and disability after retiring</i>			
4.	1	2	3	4	5	6	7	8	9	10	
	<i>Assets and investments not sufficient to maintain present lifestyle</i>							<i>More than sufficient investment income to live desired retiree lifestyle</i>			
5.	1	2	3	4	5	6	7	8	9	10	
	<i>Fixed estate plan is based on present dollar value and inflation rate</i>							<i>Estate plan can accommodate inflation and economic cycles</i>			
Area score: _____											

Housing

1.	1	2	3	4	5	6	7	8	9	10
	<i>Primary residence with large mortgage</i>					<i>Primary residence is owned free and clear</i>				
2.	1	2	3	4	5	6	7	8	9	10
	<i>Do not own any other real estate</i>					<i>Own investment or vacation property free and clear</i>				
3.	1	2	3	4	5	6	7	8	9	10
	<i>Have large home equity loan balance</i>					<i>Do not have home equity credit line</i>				
4.	1	2	3	4	5	6	7	8	9	10
	<i>Present housing is not desirable for retirement lifestyle</i>					<i>Present housing arrangement ideal for retirement plans</i>				
5.	1	2	3	4	5	6	7	8	9	10
	<i>Housing cannot accommodate needs of aging parents or returning children</i>					<i>No inter-generational housing problems anticipated</i>				

Area score: _____

Looking at the questionnaire, transcribe area scores from each of the eight categories onto the area marked in the labeled circle below. Shade in the area from the score you just placed on the circle. Once the scores have been shaded, you will have a sense of the well-roundedness of your retirement plans. An unbalanced circle could portray strengths and weaknesses rather visually; calling attention to those areas that might need more thought and consideration. A more concentric, rounded circle might indicate a better-balanced plan-your goal for a positive retirement experience.



Take Stock in Your Life

The Game that Helps Determine How Long You Will Live

While your health is an all-important issue when planning for and living out your retirement, it is often overlooked. This questionnaire is our light-hearted attempt to help you review some important health-related topics. We use investments in an analogy of certain health issues, and remind you that this should not be considered medical advice. Please consult your physician if these questions raise any health-related concerns.

Many research studies conducted over the last fifty years have pointed out the relationship between lifestyle, including healthy habits, and life expectancy. One study conducted at UCLA suggested that men could add eleven years to their lives, and women seven years, if they followed some basic, sound health practices.

Whether your health is a blue-chip investment or more closely resembles the volatile options market, there is some basic information that should be a part of everyone's portfolio.

Any wise investor would check a company's previous earnings record and review carefully any prospective offering. With that in mind, let us consider the commodities that we will be trading in "HealthStock."

The major killers throughout history have been infectious diseases. Today, many of those diseases are treatable and, in some cases, have been completely eradicated. At the present time the major killers in the U.S. are diseases of lifestyle, namely: cardiovascular disease, cancer, and stroke. These illnesses are different than those of previous times and in large measure are dependent on things we do or, in some cases, things we don't do.

Many people operate carelessly with their health habits and don't invest wisely in HealthStock. Future dividends and profits will depend on investing in blue-chip health behaviors, working to minimize risks and maximize returns.

The nine commodities trading in HealthStock are:

1. Heredity and family history
2. Physical activity and exercise
3. Gender
4. Weight
5. Alcohol consumption
6. Hypertension
7. Stress
8. Motor vehicle safety
9. Nutrition

HealthStock is a long-term investment. Everyone is their own health broker and has some control over the potential growth and returns of HealthStock.

As with any market conditions, there may be some losses and some gains in the "HealthStock" game. However, the losses may not be permanent and changes can be instituted that may help your HealthStock reach maturity. While each of these commodities do not affect us all in the same manner, playing the game will identify areas that are important in determining health status and life expectancy.

This information is hypothetical and is meant as an illustration only.

This information does not constitute medical advice.

We will start with 79 shares, the average American's life expectancy. By answering the various questions, you will go up and down in the "life expectancy market", by either adding or subtracting shares of HealthStock. The final trade will produce the maturity of your HealthStock portfolio. If your HealthStock seems to be in a market decline, institute some blue-chip strategies to potentially increase your rate of return.

1. **Heredity and family history:** An inherited estate. A portion of your health is determined by your family history. If your parents and grandparents lived to a ripe old age, odds are you might too.

- For each grandparent or parent who lived to at least 80 years of age, add 1 share. _____
- If a parent died from a heart attack or stroke before age 60, subtract 2 shares. _____

2. **Physical activity:** Bonds that may produce. If you have invested wisely in exercise and physical activity bonds, your stock plans may be better protected. Exercise may offer insurance against heart attack and stroke.

- For exercising at least three times a week, add 2 shares. _____
- If work is routine and sedentary, and you rarely exercise, subtract 2 shares (and pledge to become more active.) _____

3. **Gender:** An inherited trust. Women may have a bullish advantage in the market.

- If you are a woman, add 4 shares. _____
- If you are a man, subtract 4 shares. _____

4. **Weight:** Depends on the commodities consumed. If you are overweight, your options may come due earlier. If you are 25% or more overweight, some studies show that you increase the odds of dying by 30% in any given year.

- If you are overweight by 40 pounds or more, subtract 4 shares. _____
- If you are 20-39 pounds overweight, subtract 3 shares. _____
- If you are 6-19 pounds overweight, subtract 2 shares. _____
- If you are within 5 pounds of ideal body weight, add 2 shares. _____

5. **Alcohol consumption:** Fluid risk transactions. Excessive alcohol consumption causes "market" to plunge.

- If you never or only rarely drink, add 3 shares. _____
- If you have 7 or fewer drinks per week, add 2 shares. _____
- If you have more than 8 drinks per week, subtract 2 shares. _____
- If you have driven under the influence, subtract 2 shares. _____

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6. **Hypertension:** A rising and falling ticker tape. High blood pressure may be a major cause of death and disability.

- If you do not know your blood pressure, subtract 1 share. _____
- If your diastolic pressure (the lower number) is under 90, add 2 shares. _____
- If your diastolic pressure is above 90, subtract 2 shares. _____

7. **Stress:** A bear market indicator. Find it hard to relax? Handling everyday stress is a major factor in managing risk for heart attack and stroke.

- Subtract 1 share for each of the following characteristics: You feel tense and on edge most of the time. You feel guilty about just taking it easy. You are very time oriented. _____
- If you are fairly relaxed and easily balance work and play, add 2 shares. _____
- If you don't wear a watch, add 1 more share. _____

8. **Motor vehicle safety:** Earning dividends for a good record. Auto accidents are one of the most common causes of death. Poor driving habits might indicate you have too much on margin.

- Subtract 1 share for each of the following: You have received a moving violation in the past 2 years. You have been involved in a major accident in the last 3 years. You wear your seat belt less than half of the time. _____
- If you wear your seat belt at least 50 percent of the time, add 1 share. _____
- If you always wear your seat belt, add 2 shares. _____

9. **Nutrition:** Trading in bullion. We are what we eat. Proper nutrition may mean preventing heart disease, cancer and stroke.

- If you don't eat a well-balanced diet, subtract 1 share. _____
- If you eat fast food more than twice a week, subtract 1 share. _____
- Add 1 share for each of the following: You avoid foods high in fat and cholesterol. You limit your salt intake. You read food labels. _____

Grand Total _____

Determine your present HealthStock portfolio. If at this point your portfolio is worth more than 79 shares of stock, you are doing well in the health market. If your net worth is less than 79 shares, you need a better "broker." By learning more about healthy habits, wise decisions on future health investments may increase market share and may pay wonderful dividends.

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Estimating Your Retirement Savings Needs

Whatever your age, it's important to have a clear picture of what your investment needs may be in retirement. We can help you prepare for the future.

This questionnaire has been designed to help you in thinking more clearly about your savings goals. We hope that you will take the time to review our worksheets, to thoughtfully complete them, and to use them in establishing a plan for your retirement funding. Please contact your Financial Advisor to more formally analyze your retirement needs.

Estimating Your Income Needs

Most retirement experts estimate that you will need about 80 percent of your current annual income for a comfortable retirement. Depending on your personal lifestyle, you may need more or less.

To help you determine how much income you will need, please check the answer to each question that most closely fits your plans for retirement.

1. In retirement, I expect my debt to be:
 - Less (0)
 - About the same (1)
 - More (2)
2. When I retire, I expect my mortgage or rent payments to be:
 - Less (0)
 - About the same (1)
 - More (2)
3. During retirement, I expect to travel:
 - Less (0)
 - About the same (1)
 - More (2)
4. After I retire, the number of my major purchases will be:
 - Less (0)
 - About the same (1)
 - More (2)
5. In retirement, my entertainment and recreational activities will be:
 - Less (0)
 - About the same (1)
 - More (2)
6. When I retire, my out-of-pocket costs for medical care and medical insurance will be:
 - Less (0)
 - About the same (1)
 - More (2)

Please add up the numbers next to your answers: _____

Your annual gross (pre-tax) income: _____

Enter the corresponding number under the “Multiply by” column: _____

The approximate income you’ll need in retirement is: \$ _____

Score	Approximate Percentage of Current Income Needed	Multiply by
0-1	70%	0.70
2-4	80%	0.80
5-7	90%	0.90
8-10	100%	1.00
11-12	110%	1.10

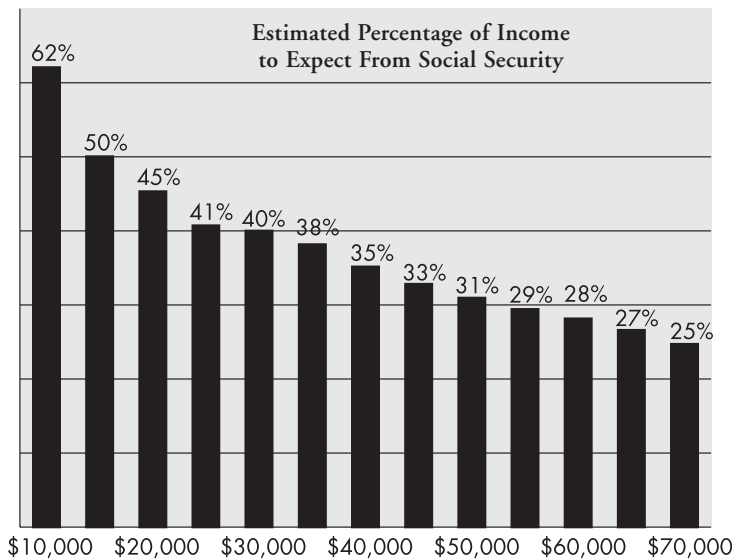
	Example	You
Your current gross pre-tax annual income	\$30,000	<input type="text"/>
Percent of income from table below	.80 (80%)	<input type="text"/>
	x	
Approximate retirement income needed	\$24,000	<input type="text"/>

This information is hypothetical and is meant as an illustration only. Individual client figures and amounts may be more or less, depending on individual circumstances.

Estimating Your Social Security Benefit

There have been intense discussions of Social Security in Washington in recent years. For many people, these benefits will provide a portion of their retirement income, but company-sponsored plans and individual savings generally make-up the greater percentage of the needed retirement funds.

The chart below is designed to help you estimate how much Social Security you might receive in retirement. To get a more accurate estimate, you can complete Form 7004 (Request for Earnings and Benefit Estimate Statement), which is available through any local Social Security office. Representatives are available from 7:00 a.m. to 7:00 p.m. at 1-800-772-1213. Information is also available online at www.ssa.gov.



Pre-Retirement Salary or Wages

These numbers may change based on periodic cost-of-living increases and other factors. Your actual benefit may vary depending on your number of years in the workplace, your year of birth, your earnings history, your retirement age and other factors. Assumes 4 percent annual wage increase, and a 38-year-old retiring at approximately age 67. Retiring before full benefit age will reduce your benefits.

Source: Social Security Administration and Communi(k) Research.

	Example		You
Your current gross pre-tax annual income	\$30,000	<input type="text"/>	<input type="text"/>
Percent of income from chart (use closest figure)	.40 (40%)	<input type="text"/>	<input type="text"/>
	x	<hr/>	
Approximate Social Security income in retirement	= \$12,000	<input type="text"/>	<input type="text"/>

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Estimating the Amount You Should Save Annually

Your next step is to determine how much money you must accumulate to provide for your lifestyle in retirement. The next worksheet may take a few minutes to complete, but the resulting information should be a good estimate of the savings goal you should be striving to achieve.

Once you have completed this worksheet, you will want to compare the final numbers against your current rate of savings. If the results seem overwhelming, remember that a delay of your retirement, a decrease in spending need or an increased or decreased investment return on your retirement assets could make a significant difference in your future projections. Keep in mind that this exercise is only a ballpark estimate. Your actual savings need will depend on your earnings, tax bracket, investment return, inflation and other factors.

How Much Should You Save Each Year?

The cost of retirement

	Example	You	Spouse
1. Enter the yearly income you will need to live during retirement, ignoring inflation (use the number you calculated on page 11). Figure your income on a taxable basis.	1. <u>\$24,000</u>	_____	_____
2. Enter how much you may receive annually from Social Security on line 2a (use the number you calculated on page 12). Then enter how much you may receive annually from pension plans and other sources of income on line 2b (for pension income estimates, consult your benefits administrator). Do not include income expected from your current plan. Now add 2a and 2b and enter the total on line 2c.	2a. <u>\$12,000</u>	_____	_____
	2b. <u>\$0</u>	_____	_____
	2c. <u>\$12,000</u>	_____	_____
3. Subtract line 2c from line 1. This is the approximate amount you may need each year from your personal savings. If this number is less than zero, you're on the right track toward retirement.	3. <u>\$12,000</u>	_____	_____

Your savings goal

4. Find your desired retirement age below; enter the age factor underneath it.	4. <u>17.12</u>	_____	_____
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Retirement age:	55	56	57	58	59	60	61	62	63	64	65	66	67	These factors assume that your money will earn an average of 7% per year during retirement.
Enter on line 4:	22.48	22.10	21.71	21.31	20.90	20.47	20.03	19.58	19.12	18.64	18.15	17.64	17.12	

5. Multiply line 3 by line 4. This is the amount you must save by retirement in order to have the retirement income you entered on line 1 (figure is in today's dollars).	5. <u>\$205,440</u>	_____	_____
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Source: Communi(k) Research.

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Future value of your current savings

Example You Spouse

6. **Enter** the amount of your current savings toward retirement. Include savings accounts, Individual Retirement Accounts (IRAs), current plan balances and other investments. 6. \$5,000 _____
7. **Find** the closest number of years until your desired retirement below; then find the yearly return you hope to receive on your savings, knowing that the value of your investments will fluctuate, and that you may experience negative returns at certain points in time. Where the two meet is your earnings factor; enter this on line 7. (If you expect 4 percent earnings, enter 1.00 on line 7.) 7. 3.10 _____

	Years to retire:	5	7	9	11	13	15	20	25	30	35	40	45
Earnings factors for your expected average annual return. Enter on line 7.	4%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	6%	1.10	1.14	1.19	1.23	1.28	1.33	1.46	1.61	1.77	1.95	2.14	2.36
	8%	1.21	1.30	1.40	1.52	1.63	1.76	2.13	2.57	3.10	3.75	4.53	5.47
	10%	1.32	1.48	1.66	1.85	2.07	2.32	3.07	4.06	5.38	7.12	9.43	12.48

8. **Multiply** line 6 by line 7. In today's dollars, this is the approximate value of your current savings when you reach retirement. 8. \$15,500 _____

Amount you need to save each year

9. **Subtract** line 8 from line 5. This is the amount you still must accumulate by the time you retire. 9. \$189,940 _____
10. **Find** the number of years until your retirement below; then find the yearly return you hope to receive. Where the two meet is your savings factor; enter this on line 10. 10. 0.0183 _____

	Years to retire:	5	7	9	11	13	15	20	25	30	35	40	45
Savings factors for your expected average annual return. Enter on line 10.	4%	0.2000	0.1429	0.1111	0.0909	0.0769	0.0667	0.0500	0.0400	0.0333	0.0286	0.0250	0.0222
	6%	0.1925	0.1348	0.1028	0.0825	0.0684	0.0581	0.0415	0.0315	0.0249	0.0203	0.0168	0.0142
	8%	0.1852	0.1272	0.0951	0.0747	0.0607	0.0505	0.0341	0.0245	0.0183	0.0140	0.0109	0.0086
	10%	0.1782	0.1200	0.0879	0.0676	0.0538	0.0437	0.0279	0.0188	0.0132	0.0094	0.0068	0.0050

11. **Multiply** line 9 by line 10. This is the amount you may need to save each year to accumulate enough money to retire. 11. \$3,476 _____
12. **Enter** the annual amount you and/or your employer contribute to your current savings retirement plan(s). 12. \$3,000 _____
13. **Subtract** line 12 from line 11. This will show you the additional amount you may need to save each year to achieve your retirement goals. Divide by 12 to see monthly savings amount. 13. \$476 _____

This worksheet makes the following assumptions: first, that you will live to age 90, which is longer than your statistical life expectancy. Second, that inflation will continue to average 4% per year. Third, that there will be no money left for your heirs. And fourth, that your gross annual income will keep pace with the current rate of inflation. Source: Communi(k) Research.

**This information is hypothetical and is meant as an illustration only.
Individual client figures and amounts may be more or less, depending
on individual circumstances.**

**We have experience in retirement
planning issues. Please call on us.**

**We look forward to helping you
plan for your retirement.**

