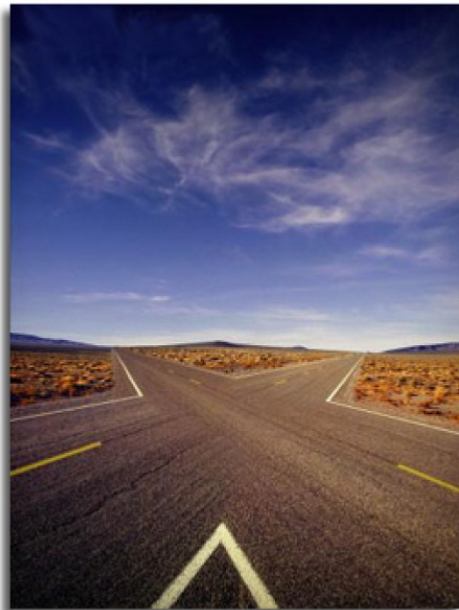


Abstract Ad with Long-Term Savings Goal

WHY YOU SHOULD SAVE MORE NOW TO ENSURE YOU ARE ON THE RIGHT PATH TO RETIREMENT



Saving for retirement can lead to a retirement that is as enjoyable as you anticipate. You may be able to purchase luxury goods that you have always wanted, you may be able to retire when you planned, and you may be able to live in your home as long as you want.



You can prepare for retirement by saving now. On average, most people need an income of about 80% of their current salary for every year they live in retirement. Thinking about your retirement now will help ensure that you meet your future retirement goals.

If you haven't done so already, you may want to consider setting up a retirement account through one of the many available organizations offering retirement planning assistance. You should consistently contribute an amount of money that you can afford to your retirement account and slowly increase the amount you invest as it fits within your budget. Invest your money in a diversified portfolio that provides an appropriate level of risk for you, and remember to check your retirement account from time to time to assess whether you are meeting the saving objectives that you set.

What that means for you...

ANNUAL SALARY	TOTAL RETIREMENT CONTRIBUTION GOAL*
\$25,000	\$168,750
\$50,000	\$337,500
\$75,000	\$506,250
\$100,000	\$675,000

*This simplified calculation assumes a fixed salary and a 45 year working life. Based on a fixed savings rate, this figure provides a guideline for the total amount you should contribute to your retirement savings plan. The amount does not include the investment returns you should earn on your contributions over time.

Paid for by the Center for Interdisciplinary Behavioral Finance Research at the College of William and Mary

HOW YOU CAN SAVE MORE TO ENSURE YOU ARE ON THE RIGHT PATH TO RETIREMENT



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You can prepare for retirement by saving now. On average, most people need an income of about 80% of their current salary for every year they live in retirement. Planning for retirement now through a couple of steps will help ensure that you meet your retirement goals:

- Step 1:** If you haven't done so already, set up your retirement account, like a 401(k) or Individual Retirement Account (IRA) through your employer or a financial advisor.
- Step 2:** Aim to contribute 15% of income from each paycheck to your retirement account, or consistently contribute what you can afford and slowly increase the amount if possible.
- Step 3:** Invest in a single fund that has a combination of stocks and bonds that automatically adjusts your level of risk as you age.
- Step 4:** Check your retirement account each year at tax time to ensure you are meeting your saving objectives.

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What that means for you...

ANNUAL SALARY	YOUR BIWEEKLY CONTRIBUTION GOAL*
\$25,000	\$156.25
\$50,000	\$312.50
\$75,000	\$468.75
\$100,000	\$625.00

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Concrete Ad with Short-Term Savings Goal

HOW YOU CAN SAVE MORE TO ENSURE YOU ARE ON THE RIGHT PATH TO RETIREMENT



Saving for retirement can lead to a retirement that is as enjoyable as you anticipate. You may be able to purchase luxury goods that you have always wanted, you may be able to retire when you planned, and you may be able to live in your home as long as you want.



You can prepare for retirement by saving now. On average, most people need an income of about 80% of their current salary for every year they live in retirement. Planning for retirement now through a couple of steps will help ensure that you meet your retirement goals:

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