



How Can You Get There From Here?

One answer: Invest in your employer’s retirement plan.

Once you stop working, can you afford to live like you want?

Financial advisors often suggest you’ll need to replace 70 to 90 percent of your annual pre-retirement income. That’s just to maintain your current lifestyle after you stop working full time. And, depending on your goals for retirement, you may need to replace 100 percent — or more.

Social Security will cover some things, but probably no more than 30 to 40 percent of your needs. The rest will be up to you. That’s where your retirement plan comes in.

The plan allows you to contribute on a regular basis and follow an investment strategy that’s based on your years to retirement, tolerance for risk and other financial goals.

Use the table below to help you start moving toward your financial future.

Savings Needed With Social Security to Replace 80 Percent of Your Income

Current gross yearly income	Monthly savings needed if you start saving at age 25	Monthly savings needed if you start saving at age 35	Monthly savings needed if you start saving at age 45
\$20,000	\$52	\$119	\$287
\$30,000	\$122	\$277	\$669
\$40,000	\$192	\$435	\$1,060
\$50,000	\$262	\$592	\$1,440
\$60,000	\$331	\$750	\$1,820
\$70,000	\$409	\$926	\$2,240
\$80,000	\$501	\$1,140	\$2,750
\$90,000	\$594	\$1,350	\$3,260
\$100,000	\$687	\$1,560	\$3,770

This table estimates the amount of monthly savings you will need in addition to Social Security benefits to replace 80 percent of your pre-retirement income. It assumes an average annual return on investments of 8 percent, a 3 percent annual increase in salary and retirement income is needed from age 65 to 86. This example is for illustrative purposes only and is not indicative of the performance of any particular investment.



What are your plans for retirement? Use the chart to see how to begin moving from here to there.

Visit www.standard.com/retirement and enroll to start saving today.

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