

## The “How Having a Game Plan Can Help Secure your Retirement” Challenge



If you're intimidated at the idea of trying to create a retirement strategy for yourself, relax. The challenge of building a more secure financial future isn't as hard as you may think. Representatives from Prudential Retirement will be conducting education meetings in February 2013 to discuss your plan specifics including:

### **Enrollment and Increasing Contributions**

How much income do you think you will need to live on in retirement? Many financial professionals advise that individuals will need about 80% of their annual pre-retirement income each year in order to maintain their standard of living. Of course, you may need more or less.

### **Asset Allocation**

Choosing the investment mix for your retirement account is one of the most important steps you can take when it comes to retirement planning. Fortunately, your plan sponsor has chosen a diversified group of investment options for your plan's investment lineup—so you can choose the investments you feel are right for you, based on your long-term financial goals and objectives.

### **New Plan Features and Tools:**

Retirement Income Calculator helps you determine how much income you'll need in retirement, which can help you to learn whether or not you're on the path to a comfortable retirement.

We will also discuss additional new funds that will be added in 2013.

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