



Prudential

You will need secure income in retirement.
— **Count on it.**



When you retire... your work may stop, but your bills won't.

Count on it. That means you'll need money. And while accumulating as much money as possible is the first step towards reaching this goal, you also need a sound strategy to invest your savings and turn it into income you can rely on in retirement. That's because, in retirement, you'll still need to pay for a host of basic expenses, including:

- Mortgage/other housing expenses
 - Groceries
 - Healthcare
 - Clothing
- And more!**



To afford your retirement, you'll need to take 3 important steps.

This last step is arguably the most critical. Shockingly, 90% of retirement plan participants who are offered a lump-sum distribution take it.* If you do that, all the responsibility of budgeting your savings will fall on you. And once your out of money, you're out of money.

Will you have enough income to pay your bills in retirement?

Explore the Retirement Income Calculator by logging in to the participant website at www.prudential.com/online/retirement.

This powerful tool uses your own savings, investment, and expense information to give you a realistic view of how much income you'll need in retirement.

Look out for solutions, tools and options available in your plan that can help you do this easily. Visit your online retirement center at www.prudential.com/online/retirement.

*Source: Hewitt Associates LLC, 2009.

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