

# DO THE MATH

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## Let's review the facts:

- You'll likely need a lot to afford retirement: Generally 70% - 90% of your pre-retirement income.
- Social Security probably won't provide much. In fact, 96% of retirees receive an average monthly Social Security benefit of only about \$1,160.

After careful analysis, it may seem obvious that you'll need to provide more for yourself. Thankfully, your employer was wise enough to offer a 403(b) plan. With **remarkable convenience, wise tax advantages**, and the **potential for long-term accumulation**, the pros can far outweigh the cons.

Enroll today and see how it can all add up... for you!



Sources: Social Security Administration, [www.ssa.gov](http://www.ssa.gov), July 2010. This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

