

# PEDAL TO THE METAL.

Start saving now!



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**Life at blazing speed! Yep, that's how you see your retirement. "Well, race prep begins today."** And if you like the idea of winning, consider starting your race prep today, because many financial experts predict you'll need 70% - 90% of your pre-retirement income to have income in retirement.

Don't worry, you've got a great vehicle: your 403(b) plan.

- **Does a lot of the shifting for you**—with payroll deductions contributions and pre-tax contributions and tax-deferred growth or after-tax contributions, could all mean more in your pocket tomorrow.
- **Lets you push your savings to the extreme**—you can start slowly, if you like, and accelerate to get to your maximum speed. Over time, try to accelerate to contributing 11%-15% of your pay to get you to the finish line strong.
- **Gives you the chance for extra speed when the finish line is approaching**—with Catch-up Contributions (if applicable), and other tax credits (if applicable, based on IRS guidelines) that allow you to contribute even more to your account.

And for even more horsepower, take advantage of any company match to boost your retirement savings.

***Drivers... start your engines!***



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.