



Get in the Game!

INTRODUCING: THE RETIREMENT GAME

It's Retirement Game season, and time to get ready for four quarters of retirement planning action. This season, learn how you can make it to the Retirement Superbowl and achieve your retirement goals and dreams. Your employer's retirement plan is the perfect playbook to take you from kick-off to the endzone:

- Easy to use with automatic paycheck deductions
- Great tax advantages
- A variety of investment options

FIRST QUARTER PLAY: CHOOSE YOUR CONTRIBUTION AMOUNT

How much should you be saving? You need yard markers to help mark your progress. Take the time to calculate a retirement savings goal and figure out how much you need to contribute now to meet your income needs in retirement.

Look on your provider's website for links to calculators that can help you calculate your retirement savings goal and the contribution amount that will help you reach that goal!

GAME TIP

The more you can save early on, the longer your money has to grow! A little bit can make a big difference over time.

PENALTY RISK

If your employer matches your contributions, don't fumble the play and give up free money! Make sure you are contributing at least enough to earn the full match! It's like a free 50-yard advantage!



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Playing Offense

DON'T SIT ON THE SIDELINES!

Be an active player in your retirement planning. Take the time to learn the game and become your own best teammate.

SECOND QUARTER PLAY: DEVELOP YOUR INVESTMENT STRATEGY

It is important to learn about the investments in your plan and choose those that make sense for you. How you invest your savings will depend on how long you have until retirement and your tolerance for risk. Some investments hold their value but don't grow much, whereas others have the potential to grow faster, but could lose value in a market downturn.

GAME TIP

Diversify! In other words, don't put all your apples in one bucket — make sure your money is invested across a variety of fund types to reduce risk, or choose funds such as target-date funds that automatically diversify for you.

PENALTY RISK

Remember to rebalance! Over time, the amount of money in different funds will shift — make sure you review and rebalance them back to where you want them; it's a good idea to do this each year. Or, if you are invested in options like target-date or risk-based funds, they are often automatically rebalanced for you.



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Avoid Getting Sacked!

KEEP YOUR EYE ON THE BALL!

Congratulations on your first and second quarter plays; now that you're saving and have an investment plan, you just need to avoid getting sacked or sidelined. Watch out for common pitfalls.

THIRD QUARTER PLAY: STAY FOCUSED

You've made it past halftime, but that doesn't mean you can lose focus. Common pitfalls include taking loans and early withdrawals that can take you out of the game. Keep saving, and save more over time when you can.

Take advantage of financial or investment planning tools offered by your employer or plan administrator.

GAME TIP

If you do take loans or withdrawals from your account, be sure to increase your savings to make up for lost time and money!

Make sure you determine who should inherit your retirement savings and complete the beneficiary forms.

PENALTY RISK

Be careful about not planning for a long enough retirement! Consider that you may be in retirement for 20 years or more; make sure that you are saving enough to last your lifetime.



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Making a Comeback!

YOU CAN RECOVER FROM A FUMBLE.

So, the game isn't going the way you drew it up in the locker room, but don't lose heart! There are still some strategies that can create that big comeback.

FOURTH QUARTER PLAY: IT MAY BE THE FOURTH DOWN, BUT THERE'S STILL TIME!

If you are age 50 or older, you can make \$6,000 in additional catch-up contributions each year over and above the regular contribution maximum of \$19,000 (in 2019). Adding catch-up contributions can help get you closer to a touchdown in the endgame!

GAME TIP

If you are nearing retirement, start thinking about your retirement income strategy. Keeping your money invested for as long as possible can maximize your earnings while limiting your taxes (which you'll pay as you withdraw money).

PENALTY RISK

Remember that after age 70 ½, you'll be required by law to begin withdrawing at least a minimum amount from your retirement account.



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The Clock Runs Out and You Are a Winner!

Congratulations!

You've made it
to the end zone
— touchdown
celebration!

POST-GAME RECAP

Make sure you review your
game play and keep it up
throughout the season!

- Enroll in your employer's retirement plan.
- Start saving today, and increase your contributions as often as possible.
- Calculate your retirement savings goal and make sure you're saving enough to meet it.
- Decide the types of investments to put your money in based on the length of time until you plan to retire and your long-term goals.
- Keep a long-term perspective.
- Don't put all your money in one basket (diversify), and rebalance your investments periodically.
- Take advantage of resources available.
- Decide who will inherit your retirement savings and make sure your beneficiary forms are up to date.
- Plan your retirement income.
- Retire!