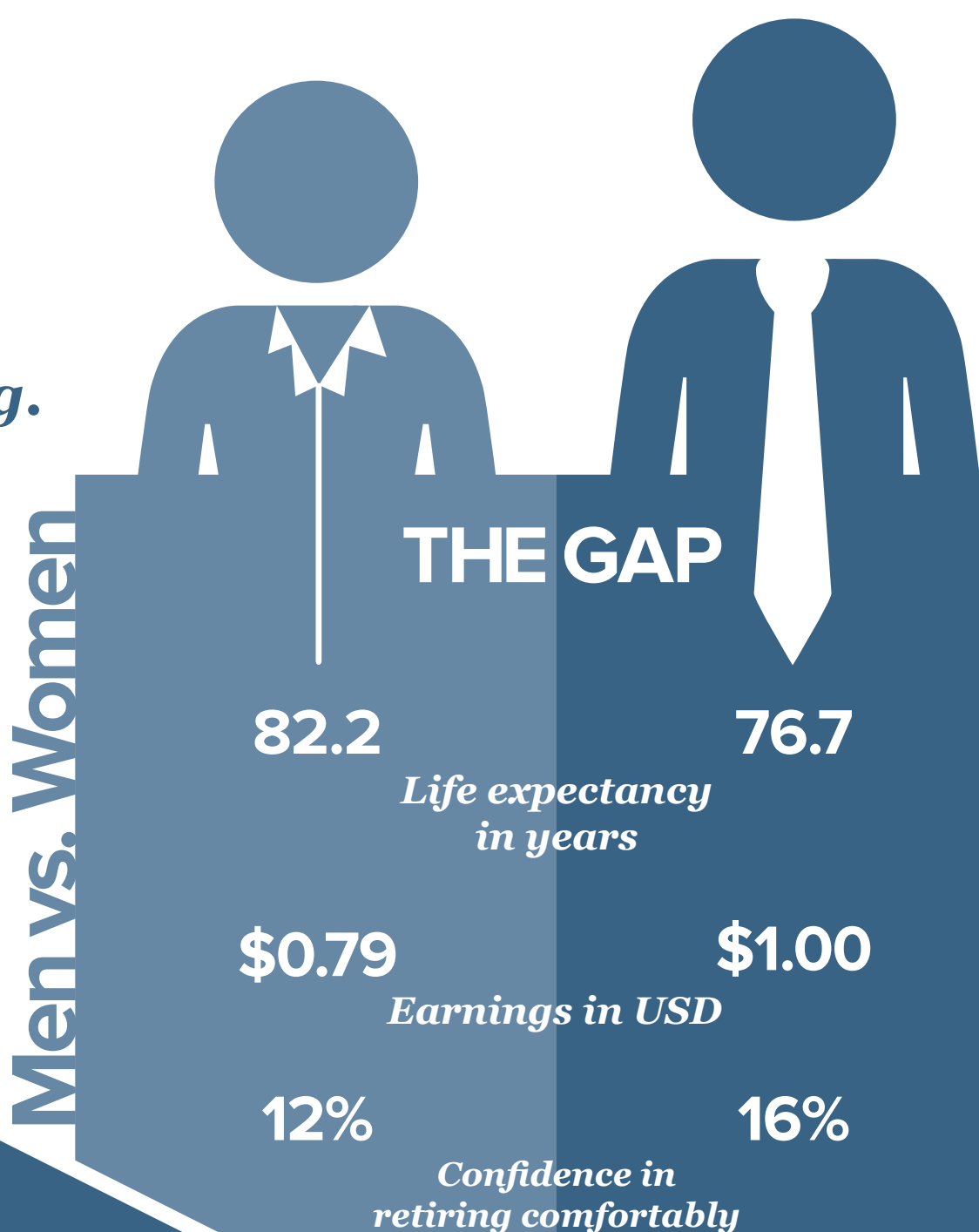


Women & Retirement

Women are making more money than ever, but are still falling behind in retirement planning.



THE SHOCKING STATISTICS

- ▶ 51% plan to work after they retire
- ▶ 56% of women plan to retire after age 65 or not at all
- ▶ 62% of women 'guessed' their retirement savings needs
- ▶ 64% of Baby Boomer women do not have a backup plan if forced into retirement sooner than expected

DETERMINE YOUR SAVINGS NEEDS:

ESTIMATE

YOUR NEEDED RETIREMENT INCOME.

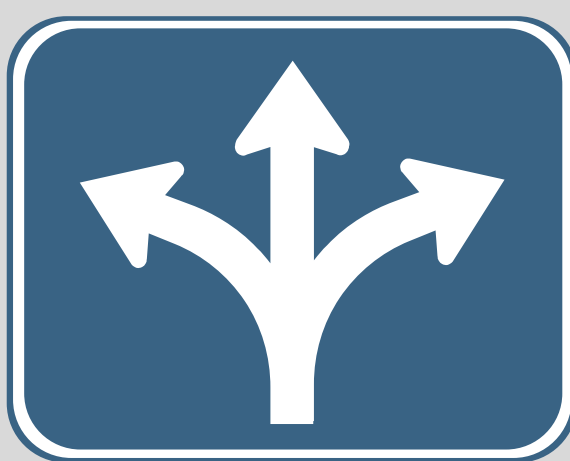
REVIEW

OTHER SOURCES OF INCOME.

Pension Fund & Social Security

DETERMINE

THE GAP.



RETIREMENT

RETIREMENT SAVINGS ACCOUNTS:

CHOOSE A PLAN FOR YOUR UNIQUE FINANCIAL SITUATION.

401(k) or 403(b)

Withhold savings from your paycheck pre-tax (Traditional) or after-tax (Roth). Contribution matching is sometimes offered by your employer.

Profit-Sharing

Invest in your company—and you will earn a percentage of the company's profits.

Individual Retirement Account (IRA)

Save individually either pre-tax (Traditional) or after-tax (Roth).

Health Savings Account (HSA)

Pay for medical costs tax-free.

Gain peace of mind now and a great retirement later by understanding ***your retirement savings options.***