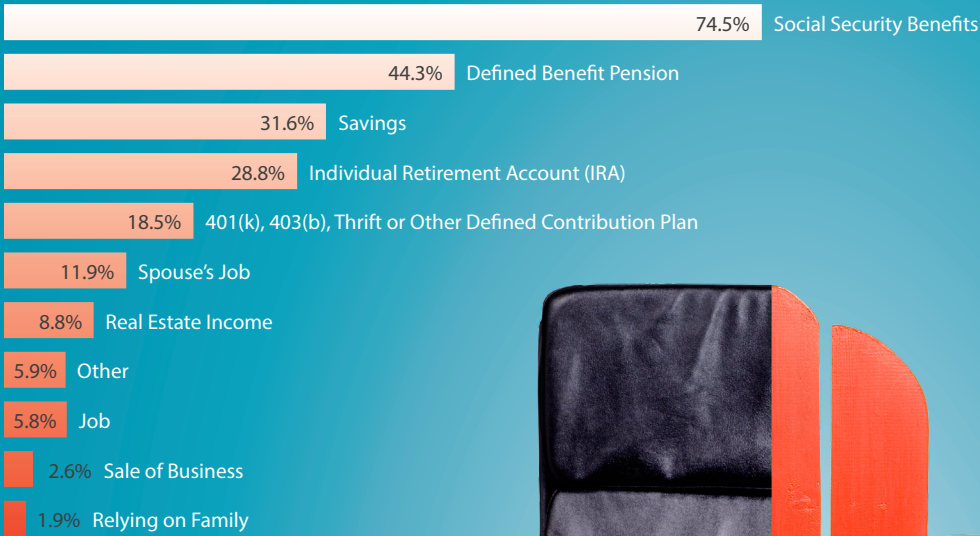


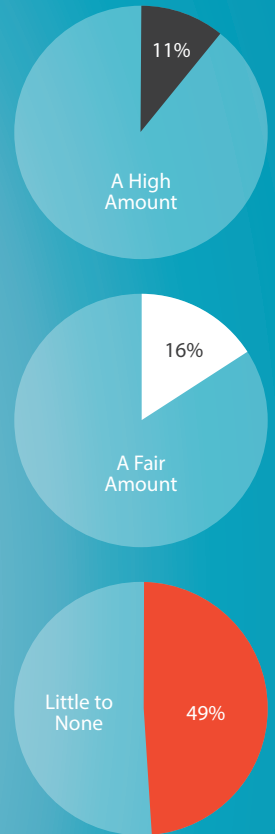
are **YOU** prepared?

RETIREMENT planning & savings

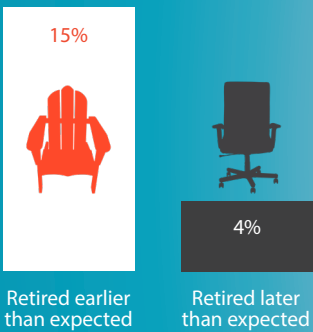
Multiple Sources Used by Retirees to Pay for Expenses During Retirement:



Average Amount of Thought Non-Retired Individuals Have Given to Retirement Planning:

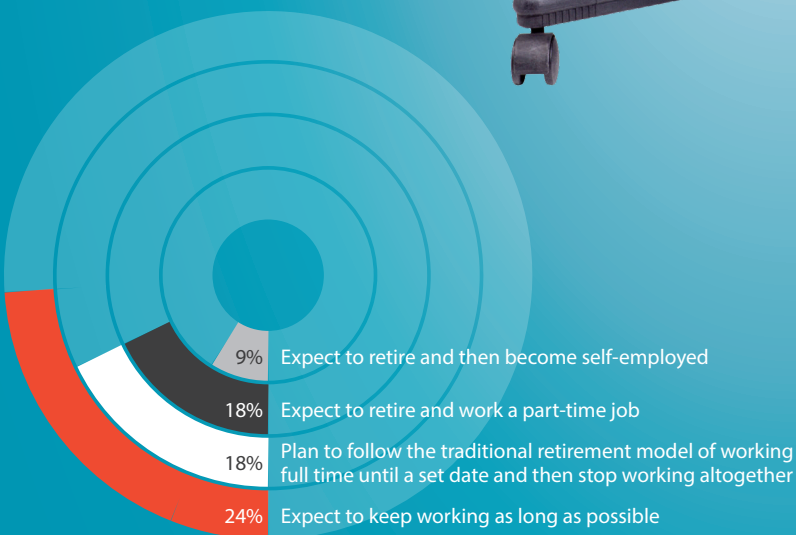


How the Great Recession Impacted Retirement for Those Ages 45 & Up:

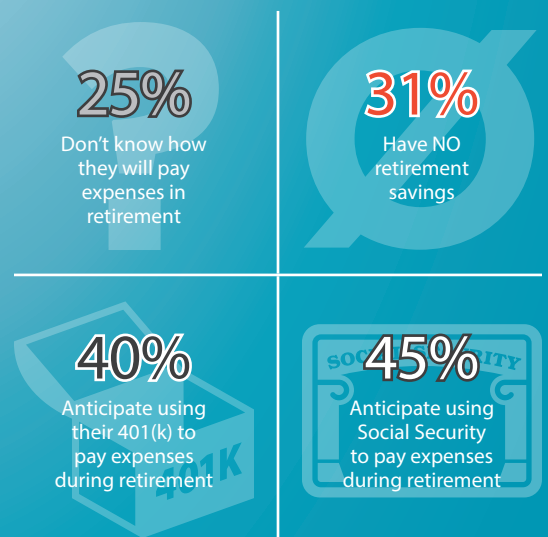


Source: Board of Governors of the Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2013. Published July 2014.

Among Those Ages 55-64, % Who Had Not Yet Retired:



Of Non-Retired Individuals:



Costs that Could Increase in Retirement:

Retirement planning is an essential factor in your overall financial well-being. Work with your advisor to develop a personalized retirement plan that can help you pursue your long-term goals and objectives. Discuss your desired lifestyle, anticipated expenses and how you wish to spend your retirement years. Many retirees expect their expenses to decrease after retirement; however, for most, expenses increase. Here are 10 costs that could increase in retirement:



Source: US News & World Report, 10 Costs That Could Increase in Retirement.