Retirement by design

Welcome!

Presented by:

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Financial Advisor

Key steps toward achieving your financial goals

great
relaxed
aggressive
upset
calm
worked up
frustrated
nervous
concerned
fearful
uneasy
powerless
discouraged
comfortable
confident
panic
tense
pessimistic
frightened
energetic
skeptical
enthusiastic
neutral
peaceful
important
encouraged
at ease
uncertain
optimistic
joyous
upset
terrified

Seminar overview

- Your current situation
- Your vision for retirement
- Defining your goals
- Working toward your goals
- Taxes
- Preparing for the unexpected
- Staying on track

Your current situation

Your vision for retirement

Defining your goals

Expenses

Roth IRA

Traditional IRA

401(k)

Investments

Savings

Pensions

Social Security

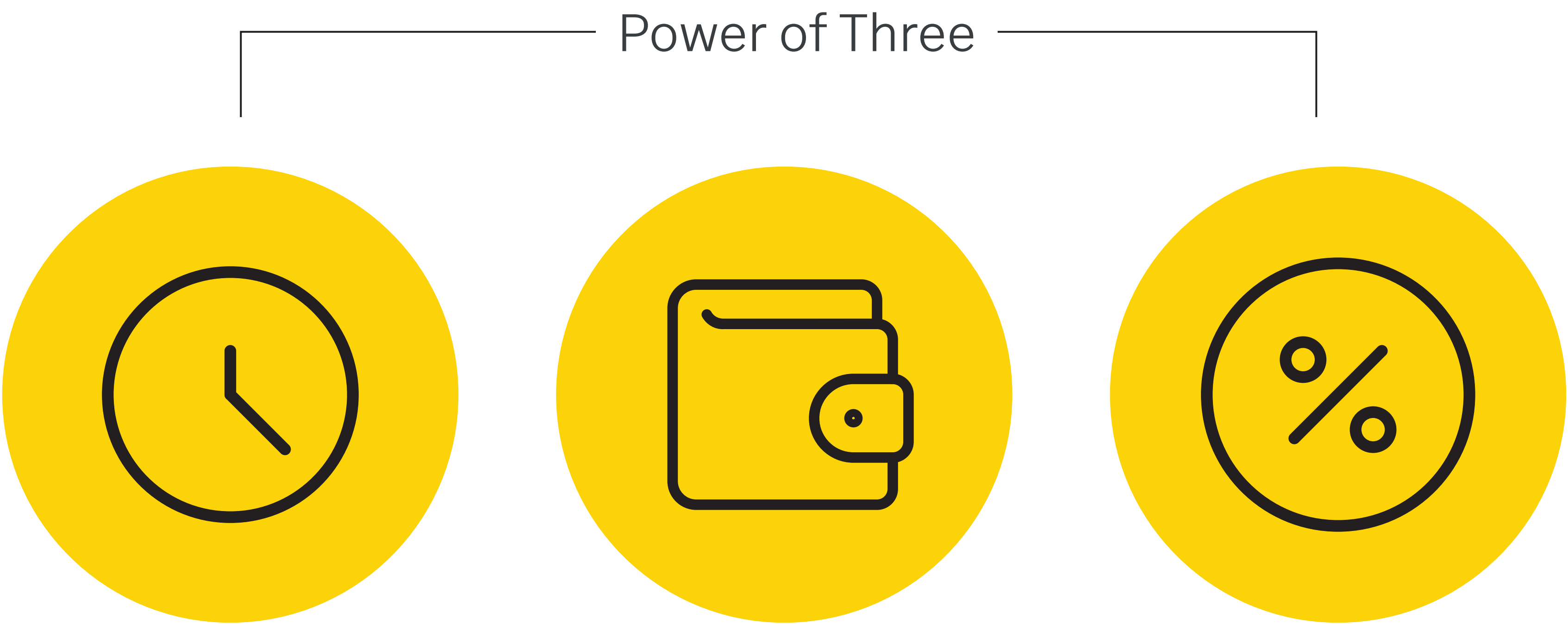
Rule of 25

$40,000

x 25

$1 million

Working toward your goals



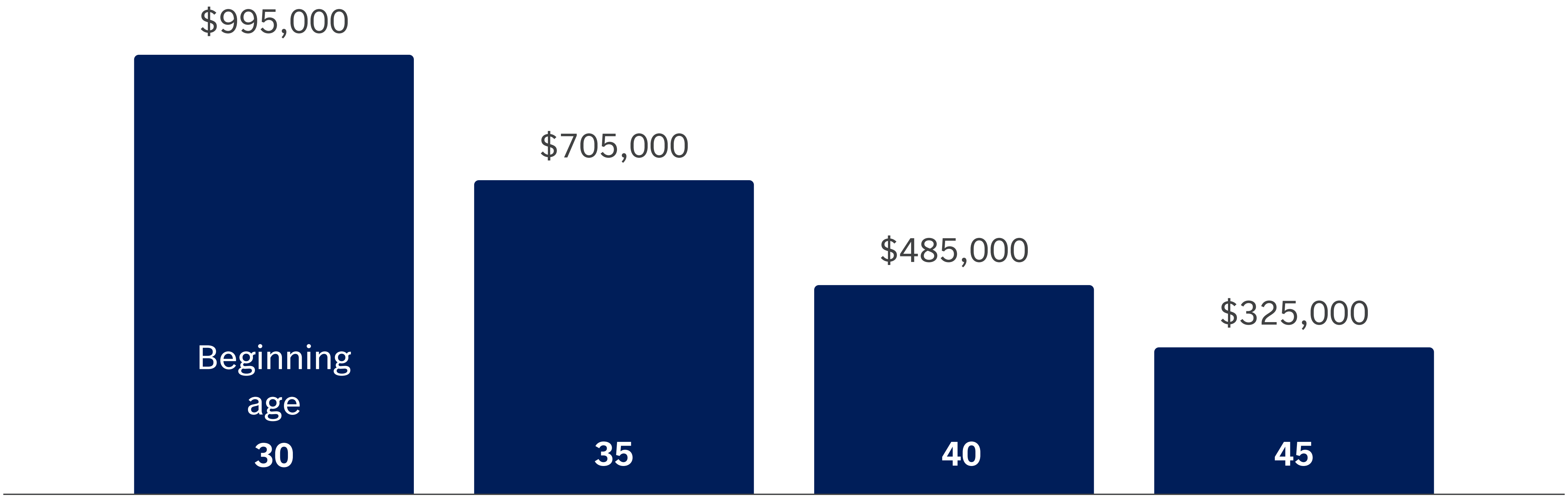
Time

Early and mid-career savers

Meet Lauren

Cost of waiting

Portfolio at age 65



Source: Edward Jones estimates. Assumes investing $700 per month with a 6% annual return. This hypothetical example is for illustrative purposes only and does not reflect the performance of a specific investment. Values rounded to the nearest $5,000.

Savers closer to retirement

Meet Tom

The potential benefits of waiting

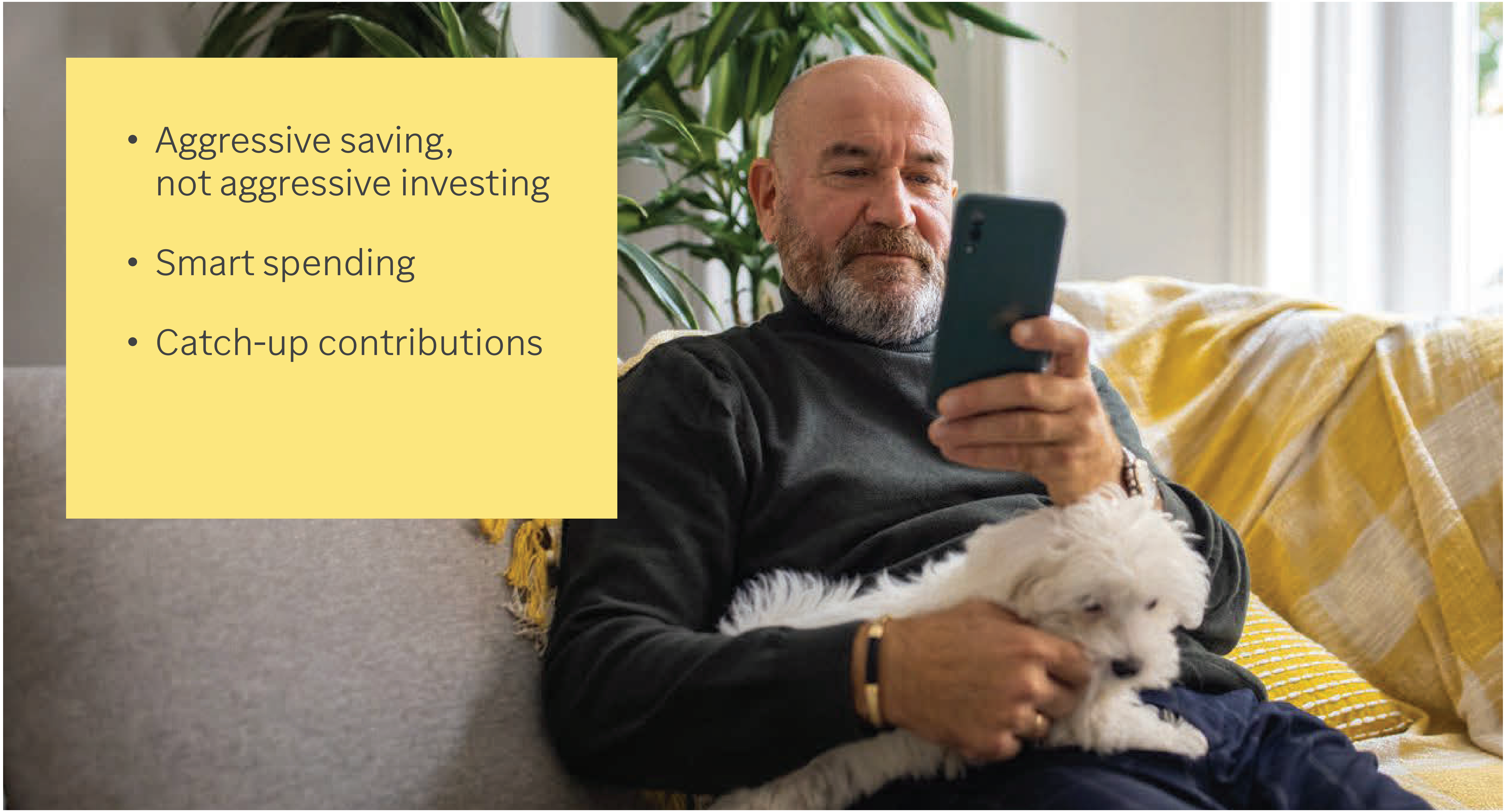
Portfolio value	Age 62 $650,000	Age 64 $765,000	Age 67 $965,000	Age 70 $1,205,000
Retirement income				
Initial withdrawal from investments (4%)	$26,000	$30,600	$38,600	$48,200
Social Security	$16,500	$18,900	$23,600	$29,300
First-year pretax income	**$42,500**	**$49,500**	**$62,200**	**$77,500**
Percentage increase in pretax income over age 62	n/a	16%	46%	82%

Source: Edward Jones estimates. Assumes portfolio value of $650,000 at age 62. If retiring after age 62, assumes portfolio receives monthly contribution of $1,250 and grows at a 6% return until retirement. Social Security benefits calculated assuming a $23,600 benefit at full retirement age (FRA) of 67. This hypothetical example is for illustrative purposes only and does not reflect the performance of a specific investment. Portfolio values rounded to the nearest $5,000.

Money

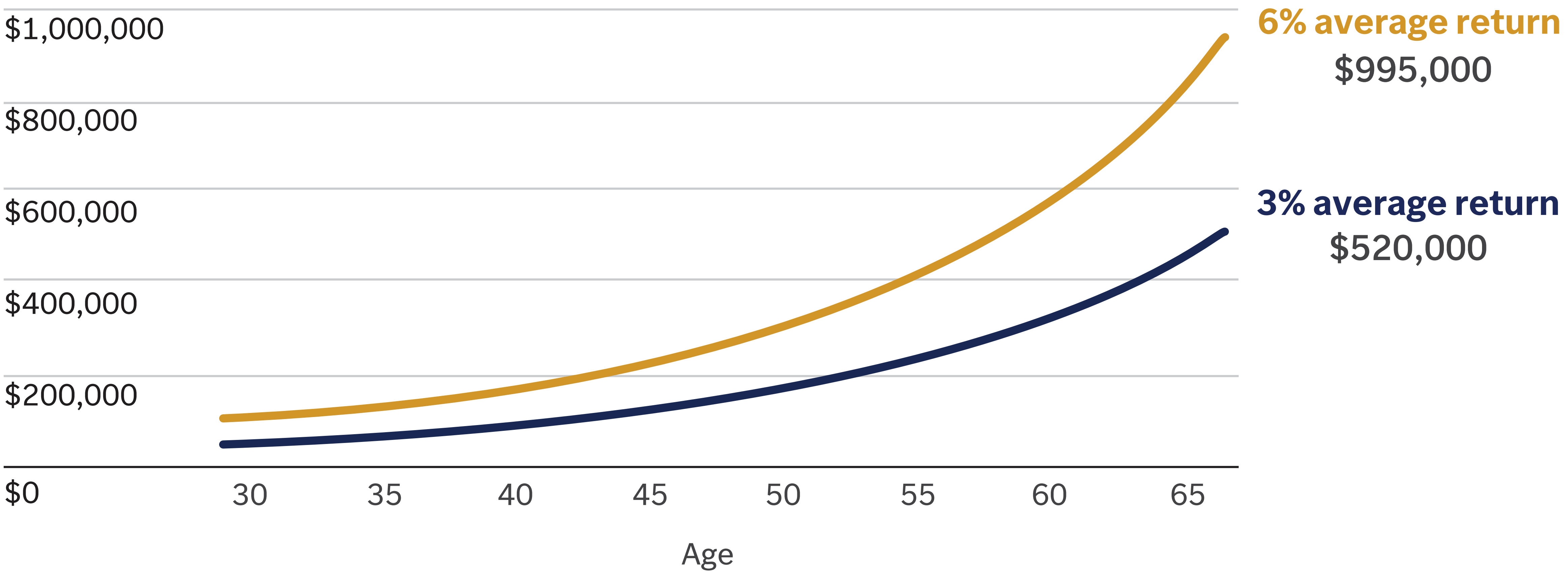
- Be smart with spending
- Use tax advantages
- Don’t miss out on the employer match
- Reduce debt

- Aggressive saving, not aggressive investing
- Smart spending
- Catch-up contributions



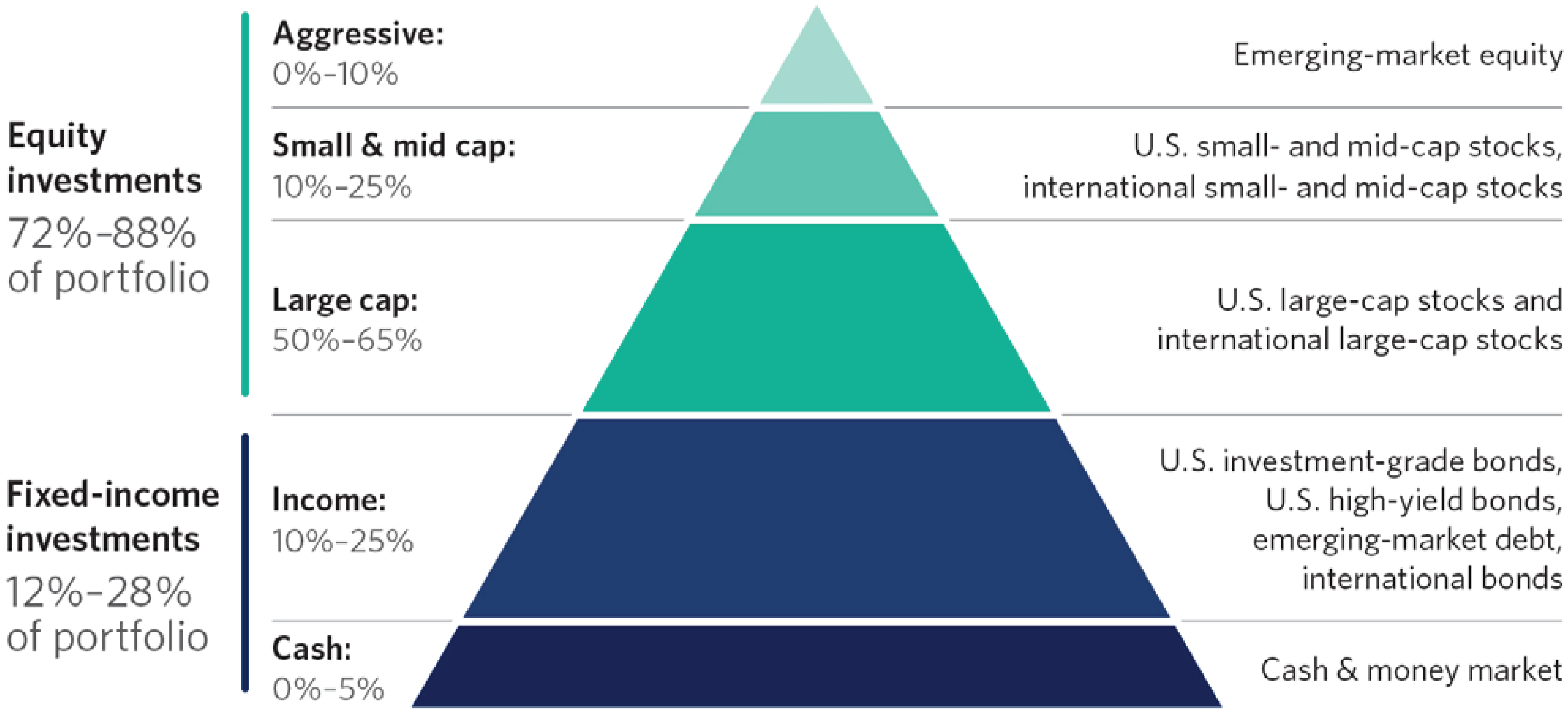
Return

Same contributions, different returns, different results



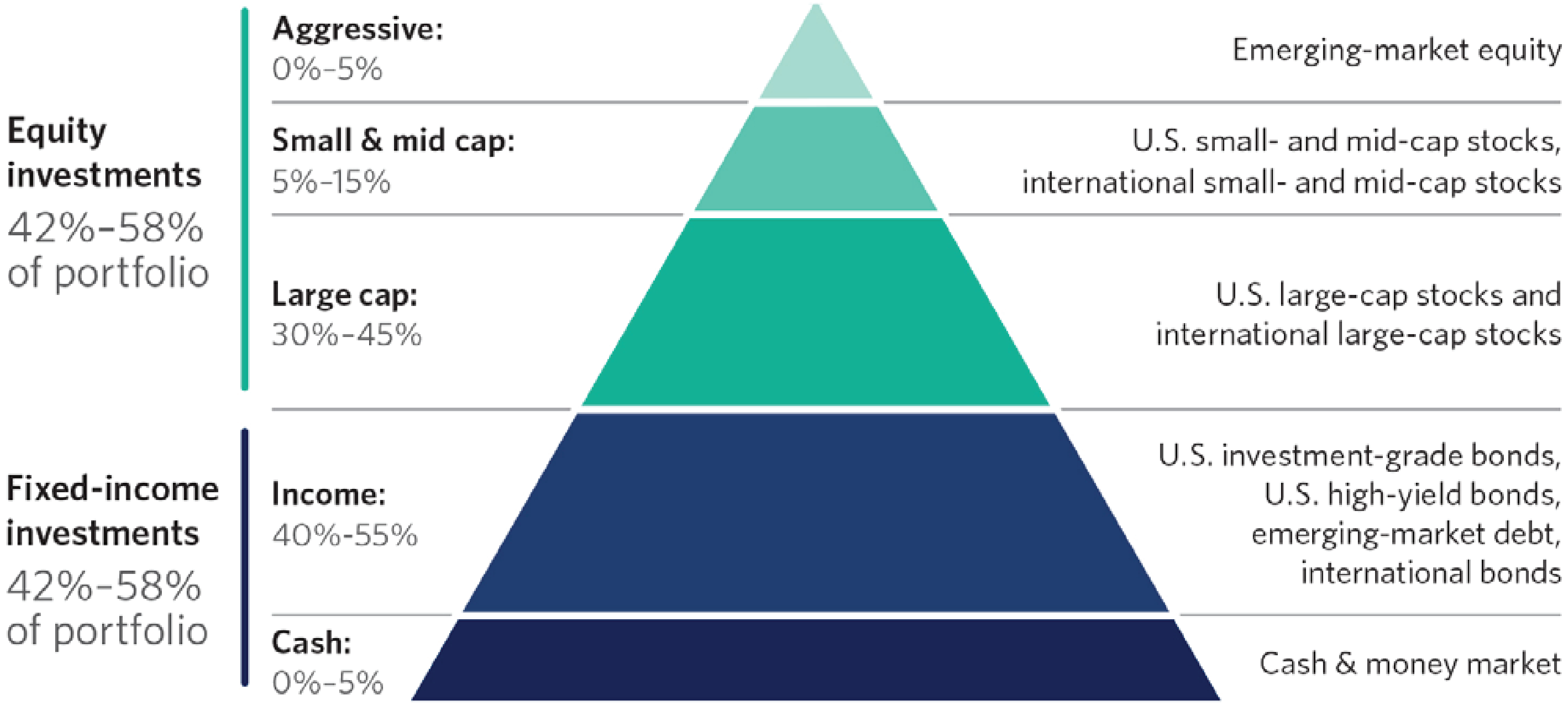
Source: Edward Jones. Assumes saving $700 per month, rounded to the nearest $5,000.

Growth focus



Commodities, alternative investments, stocks trading less than $4 and international high-yield bonds, which align to aggressive investment categories, are not displayed because they are not recommended.

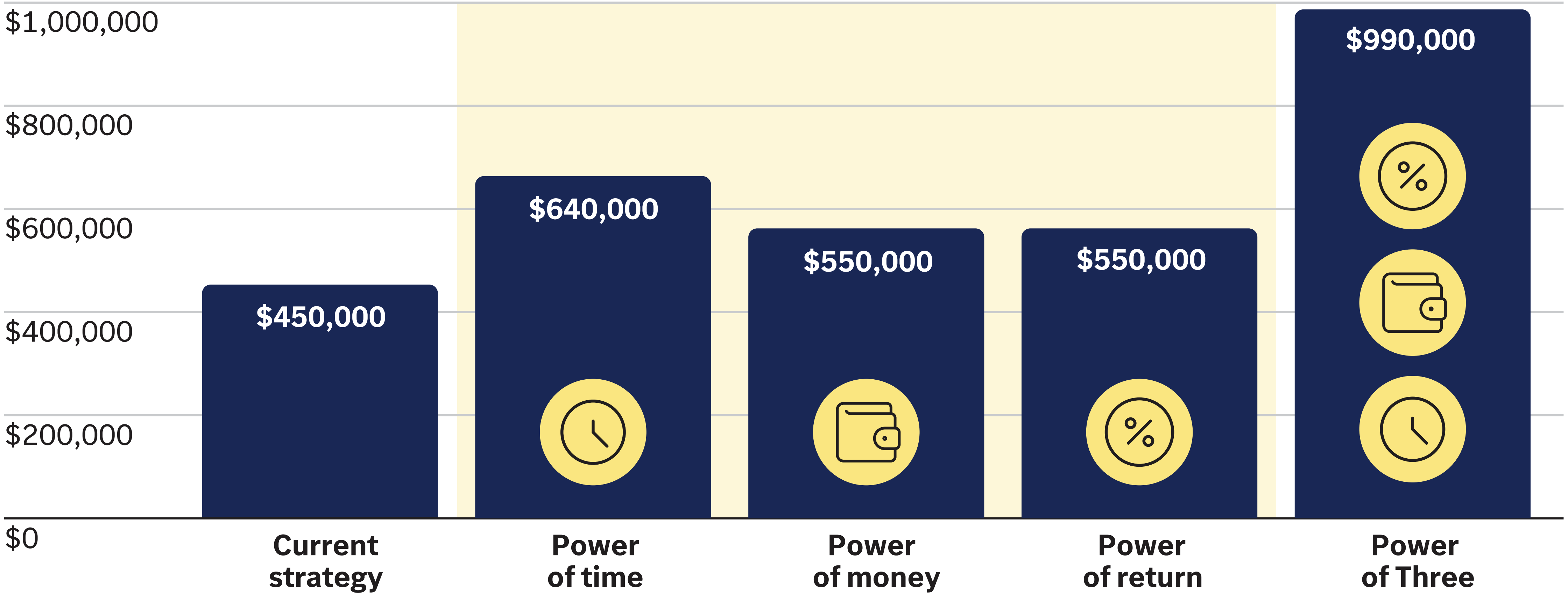
Balanced toward growth



Commodities, alternative investments, stocks trading less than $4 and international high-yield bonds, which align to aggressive investment categories, are not displayed because they are not recommended.

The Power of Three: Time, money and return

Combining the power of time, money and return yields the best results.



Source: Edward Jones.

This hypothetical example is for illustrative purposes only and does not reflect the performance of a specific investment. Income based on a 4% initial withdrawal rate. Portfolio values rounded to the nearest $5,000.

Taxes

Power of tax deferral

Source: Edward Jones estimates. Assumes $750 in monthly pretax contributions from age 30 to age 65 and 6% annual return. Traditional retirement account assumes tax-deductable contributions and is taxed at 25% at age 65. Taxable account assumes after-tax contributions, dividend and interest taxed annually at 25%, and capital gains taxed at 15% at age 65. This hypothetical example is for illustrative purposes only and does not reflect the performance of a specific investment. Values rounded to the nearest $5,000.

Which retirement account is right for you?

Traditional IRA

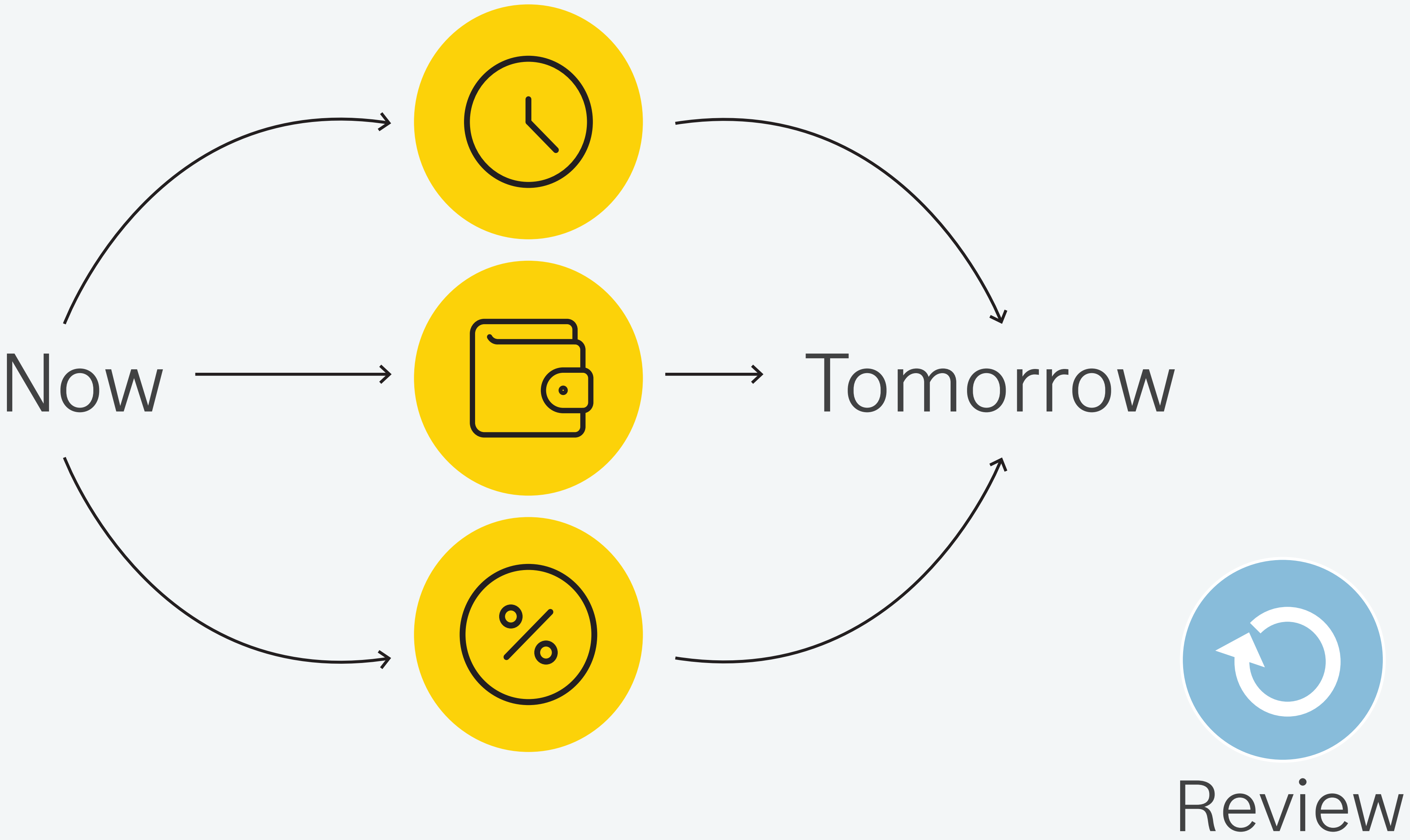
Employer-sponsored retirement plan

Roth IRA

Preparing for the unexpected

- Cash reserve
- Access to line of credit
- Insurance

Staying on track


Now
Tomorrow
Review

Thank you for attending!

Please contact me with any questions or to make an appointment.

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Questions & answers

