Save Now:

Your Retirement Future Starts Today

There are many resources available to help you learn about saving for retirement. Here are a few of the most useful sites on the Internet:

www.ssa.gov—**Social Security Administration**—You will find calculators to determine what your benefit will be, information on how to apply for benefits and other information about the government retirement system.

www.asec.org—**American Savings Education** Council—A useful calculator helps you estimate how much you need to save to meet your retirement goals as well as a number of savings tips and useful brochures.

www.aarp.org/money/financial_planning—**American Association of Retired People**—has financial planning guidelines for retirement.

Urgent Message from Your Future:

Save Today for Tomorrow

Make the Most of
National Save for Retirement Week
October 18 through October 24, 2009

Don't Wait to Start Saving or Measure Your Progress

National Save for Retirement Week is the perfect time to consider whether you will have enough set aside when you retire to live comfortably. If you haven't started, begin now. If you are contributing, see how well you are doing toward meeting your goals.

Congress has officially endorsed **October 18 through October 24 as National Save for Retirement Week**, because our nation's leaders understand that having a nest egg for when you stop working is essential toward fulfilling your retirement dreams.

Did you know that experts advise that you will need from 80 percent to 100 percent of your current income to be able to maintain your lifestyle during retirement?

Your defined benefit or defined contribution program will provide a foundation and you will be eligible for Social Security. But you will need your own savings to supplement these plans. Your 457 deferred compensation program is the best place to build those savings.

We will be holding a number of activities throughout this week to highlight the importance of saving for retirement. You can receive information on how you can ensure a better future by contributing from your paycheck and investing your assets wisely.

Save Now: Your Retirement Future Starts Today

Saving for Retirement is Easy

Here are a few things to keep in mind when saving for retirement:

- If you save just $10 per week in your 457 deferred compensation plan for 40 years and earn an average rate of return of 7 percent, you will have over $100,000 in your account. That just shows the power of tax-deferred savings.
- If you start later, don't be discouraged. You can still save more than $73,000, by setting aside $60 a month in your tax-deferred savings account for 30 years and earn a return of 7 percent.
- If you are saving now and increase your contributions, you can really make a difference in your final total. Over 30 years, adding $25 to your $100 biweekly contribution can increase your account from $264,327 to more than $330,409 (assuming you earn 7 percent).
- Saver's Credit. Sometimes saving seems really hard, especially if your income is limited. The government has a special Saver's Credit just for you. If you are eligible, you can actually receive money back when you file your tax return.

Take advantage of National Save for Retirement Week. Your retirement future starts today.