

TEE UP FOR RETIREMENT

Keep Your Eye on the Green

Before you can achieve your goal, or your retirement, you've got to envision it. Most experts agree you may need about 75-89%¹ (depending on your income) of your pre-retirement income for retirement, but here's how you can figure out your needs more specifically (and don't forget to factor in a few greens fees!).

- Consider how you'll be spending your retirement and the costs associated with that lifestyle
- Have your insurance professionals help you estimate the cost of potential long-term care
- Review your *current* living expenses and note any ongoing costs you'll have once retired

Help from a Heavy Hitter

Check out the Point, Click & Save![®] planning tool, available online at www.TA-Retirement.com, or contact your benefits administrator for more information.

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¹Employee Benefit Research Institute, EBRI Issue Brief No. 297, September 2006.