





# Your guide to retirement.

The road to financial security in retirement begins with a clear understanding of the benefits of investing, smart financial practices, and professionally guided investments.

## Why Start Today?

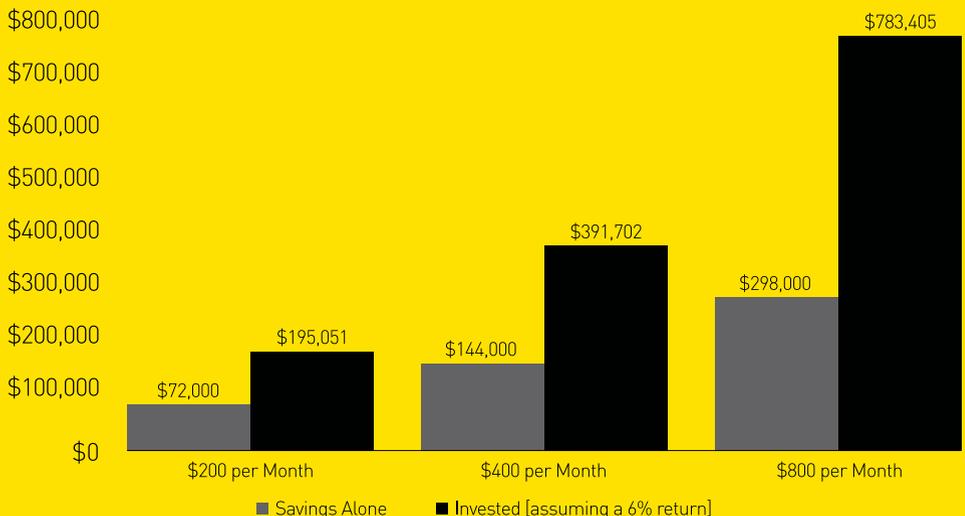
Starting your retirement savings now is essential to achieving your long-term financial goals. The power of compounding interest amplifies the value of your investments – allowing

every dollar to accrue additional value through gained interest. Over time, that gained interest begins to generate additional interest, exponentially increasing the growth of your wealth.

Simply put, small investments today can deliver big impact to your future financial well-being.

## Saving versus investing over thirty years.

Source: Bankrate Compound Interest Calculator



This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing.

# What to consider.



## Retirement Goals

When do you want to retire? Also, what standard of living do you plan to maintain? Identifying your goals is the first step toward securing financial stability in retirement.



## Risk Tolerance

How much risk are you willing to accept for a given level of potential growth? Investing within your risk comfort zone will help reduce unnecessary stress.

# Contribution Amount

Did you know that age can affect your maximum allowable 403(b) contribution? How much of that contribution should you take advantage of to meet your retirement goals? Understanding your contribution options and ensuring they are aligned to meet your goals is foundational toward achieving financial freedom in retirement. Many factors should be considered when determining contribution amounts. Your advisor can help you navigate these in a personal investment plan.



# Taxes

How will investing affect your taxes, and how can you maximize tax benefits? Your 403(b) investments may be tax deferred, meaning every contribution lowers your taxable income. Understanding tax deferral opportunities is another great way to make every dollar go further – both now and in retirement.



# Professional Guidance

Relying on the expertise of your financial advisor can help make the most of your investments. Working to understand your financial goals, your advisor can take the stress out of investing, guiding you to strategies that are tailored to fit your unique needs.

## Your Investment Toolbox

Available for 403(b) retirement plans

With your advisor, a partner of *ftj* | **FundChoice** – a leading turnkey asset management program – you are delivered the power of robust, digital investing tools paired with dedicated guidance.

Your digital investment platform gives you:

- Access to leading investment strategists
- Robust research and investing tools
- Quarterly performance statements
- Unlimited fund transfers
- Digital account access
- No minimums
- No front-end charges
- No surrender fees
- No transaction costs

You gain access to a holistic and affordable investment solution that is tailored to fit your retirement needs.

# Getting Started

The best time to invest is now. Talk to your financial advisor, and start your journey to financial freedom today.

My Name is:

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Age:

In how many years would you like to retire?

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Net income per year:

How much do you plan to save per month?

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How much have you invested in retirement?

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My vision for life in retirement are:

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The best time to reach me is:

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Email

Phone

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*Compliments of :*

