

74% of workers reported they plan to work during retirement

Why? They have little or no retirement savings, and many workers continue to be unaware of how much they need to save for retirement. **Only 42%** reported they've **tried to calculate how much money they will need saved** by the time they retire.

– 2011 Retirement Confidence Survey by Employee Benefit Research Institute

Each individual has different concerns about retirement - from wondering how soon they can retire, to worrying about making their savings last. Retirement planning shouldn't be a guessing game, in these uncertain times you need to take advantage of every resource available to plan for a comfortable retirement and understand the necessary steps to take.



Ten Strategic Retirement Savings Moves

1. Don't wait to start saving
2. Map out your goals
3. Utilize employer-sponsored retirement plans, especially if there is a match
4. Learn about tax-free and tax-deferred options
5. Find a retirement expert you trust
6. Figure out how long it will be until you retire and how much you must have to live comfortably in retirement
7. Stop trying to outsmart the market
8. Diversify your savings to get the right mix
9. Prepare for the unexpected
10. Define your legacy

Each one of these moves requires a certain level of expertise, but you don't have to be your own retirement planner and shouldn't feel you must "go it alone." Regardless of your state of retirement planning – whether you have not yet begun, or already have a program in place – touch base with a [SNBT Retirement Expert](#). They can help you evaluate each of your goals, suggest customized options, and provide answers to common questions, such as:

- ❖ How much money do I need to retire?
- ❖ What should I do with my current investments when changing jobs or retiring?
- ❖ Will my savings last my entire lifetime?
- ❖ How should I diversify my savings?
- ❖ Should I start taking social security early or wait until later?
- ❖ What are the requirements for distributions?

The SNBT team of qualified Retirement Experts wants to give you the solutions to those concerns and we have the expertise to help in any stage of retirement planning. If you have questions or would like to get a second opinion review of your current plan, call SNBT at 715-732-1732.