



### **What's your number?**

Are you 100% sure that you are going to have a great retirement or do you have doubts? You have two choices!

#### **Door #1 – Your money will outlive you!**

- Save for Retirement
- Know how much you'll need to retire and live comfortably
- Will NOT outlive your money

#### **Door #2 – You will outlive your money!**

- You think you have enough money to retire
- You may outlive your money

Less than half of Americans 55 or older have a retirement savings plan. That means every other person you meet is counting on Social Security to be their primary source of income after 65. The Government Accountability Office's survey proves that there are far too few people saving for tomorrow, and far too many counting on a government program that may or may not exist in the future.

If you are behind Door #2, then you have a Retirement Crisis. A recent GAO\* analysis finds that among households with members ages 55 or older, nearly 29% have neither retirement savings nor a traditional pension plan. About half of older households have no retirement savings, and many rely exclusively on Social Security.

The longer you wait, the harder it gets to save enough for those retirement years. Every dollar you invest makes a difference, so don't delay until you have a significant amount of cash or can afford to spend a sizable part of your income. A small investment can grow to become an excellent nest egg. The key is to start today.

It's difficult, however, to know exactly where to start. What are the benefits and tax ramifications of an IRA as opposed to a 401k plan? Should you diversify? Choose high-risk or low-risk investments? What percentage of your income can you afford to set aside?

That's where your Money Concepts Advisor, Richard Chrzanowski can help you take action now! Richard is well-versed in all types of retirement savings options, has a finger on the pulse of the market, and can help you make the best decisions for your money and your future. First, you will meet with him to see exactly where you are financially. Second, he will find out what comfortable retirement means to you and show you how much you'll need to save to have that lifestyle. Lastly, you will implement the recommendations that will increase your certainty about the future, and your confidence will soar!

When you have a retirement plan, a lot of the stress about the unknowns ease. You won't worry about having enough to visit the grandkids or take that long-awaited trip to Europe. You'll know you can stay in your house, or move to another because the finances will be there to fund those dreams.

Don't be behind Door #2 when it comes to retirement savings. Join the 48% of Americans who are behind Door #1 and do have a retirement savings plan, and with it, peace of mind. Sit down with Richard today, and talk about your dreams and your options. Together, you will create a retirement savings plan that gives you the future you've always dreamed.

If you would like more information, please call Richard in the Money Concepts Wealth Management Center at 1(800)708-7077