

Retirement Savings:

How Much is Enough?

Retirement is a highly anticipated milestone for most workers, but the planning process can feel overwhelming. It can be difficult to figure out how much to save, where to invest those savings, and how to track progress toward your goal. The good news is that retirement planning is flexible—there's no one-size-fits-all answer. Factors like age, lifestyle, health, and expected retirement date all shape your savings goal.

IMAGINE YOUR RETIREMENT

What does retirement look like to you? Reflecting on your goals and lifestyle will help you plan more effectively. Consider these basic questions to kickstart your planning:



At what age do you hope to retire?



What monthly income will provide the comfort and financial security you need?



What sources of income will you have?

Answering these questions will give you a clearer picture of your savings goals and allow you to make adjustments as you approach retirement.

OPTIMIZE YOUR SAVINGS WITH MY FORECAST

Customize your retirement planning with the [My Forecast](#) tool on your employee website. This interactive financial planning tool integrates seamlessly with your retirement savings plan, helping you:

- Assess how much you should save
- Track your progress
- Make adjustments to optimize your retirement forecast

START SAVING

Contributing to your employer's retirement savings plan is an important first step. Your employer can provide instructions on accessing your plan online, or you can contact the participant service team for support. Choose a savings rate that suits your budget, either as a percentage of your salary or a fixed dollar amount. Once enrolled, your contribution will be deducted automatically from each paycheck, building your retirement fund over time.

TAILOR YOUR INVESTMENT STRATEGY

Investment choices depend on personal factors like age, risk tolerance, and income. Consider consulting a financial professional for advice on how you should invest.



Interested in learning more about your risk tolerance? Complete the Risk Questionnaire within [My Forecast](#).

EVALUATE YOUR PROGRESS

When saving for retirement, it's beneficial to review your account regularly. The My Forecast tool allows you to explore different scenarios, incorporating various income sources like Social Security, personal savings, and retirement funds. If your projected income doesn't cover your anticipated retirement expenses, consider boosting your retirement savings rate or revising your retirement objectives to close the gap.

Learn more

Tap into more resources that can help you prepare for a better future. Visit [Retirement Saving Resources](#).

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