



SLOW START IN SAVING FOR RETIREMENT?

Strategies To Help You Stay In The Race

Many Boomers Started Late

Americans ages 55 to 64 who have retirement accounts have accumulated approximately \$100,000 in savings. That will produce just a few hundred dollars a month to add to their Social Security payments. Those without a savings account have accumulated about \$12,000 for retirement. Most likely, they'll need more.

National Institute on Retirement Security, *The Retirement Savings Crisis: Is It Worse Than We Think?* June, 2013. Values represent the median amount and not the average.

Retirement Checkpoints

If you are in your 20s and 30s, you still have the luxury of time when it comes to saving for your future. Beyond your 30s, it is time to get realistic about your savings strategies. Whether you got a late start or you just plain haven't been saving enough, there are some ways you can start to potentially increase your retirement savings now.

Reduce Your Expenses

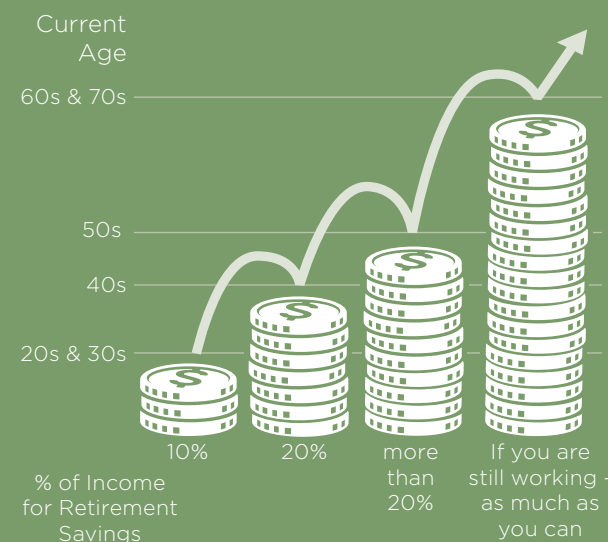
You've probably heard it many times, but the best way to save for the future is reduce how much you are spending now. Not only does that free up money to invest in your retirement plan, but if you're in your 50s, it also means you will be used to living on less when you retire.

Plan To Work Longer

Age 65 seemed like the magic retirement age for so many years, and was the age set for retirement in 1935 when Social Security was established. It may even be the age you are still aiming for. However, it's best to be realistic. Working longer gives you more time to save and may help you get the best benefit from Social Security.

How Much Should You Save?

That depends on many factors: your age, marital status, the age you plan to retire and what kind of lifestyle you want in retirement. Below are basic guidelines financial planners use:



Social Security: What A Difference A Year Makes

You get the most benefit from Social Security when you wait until your full benefit age. If your full retirement age is 67, your Social Security benefit is reduced by about:



If you start collecting at **62**



If you start collecting at **63**



If you start collecting at **64**



If you start collecting at **65**

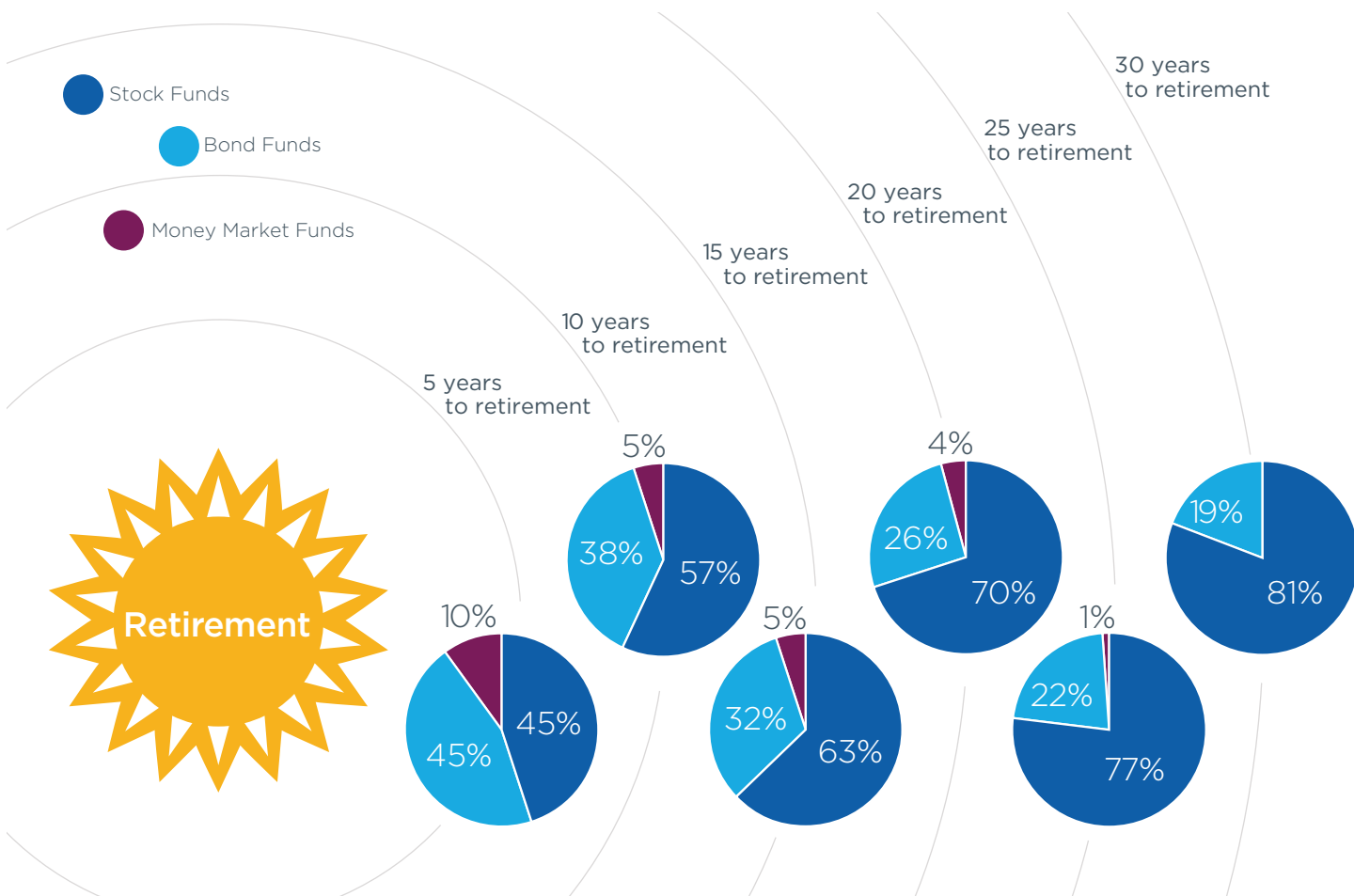


If you start collecting at **66**

Social Security Administration, Retirement Planner: Full Retirement Age article, www.ssa.gov, 2013

Have The Right Mix Of Investments

While people in their 20s and 50s should not have the same kind of retirement savings make-up, you do want to make sure you have enough stock investments to potentially keep your money growing at any age.



Source: American Century Investments, 2013. These are sample allocations and are not meant as financial advice.

The Bottom Line

Regardless of where you are in your retirement savings time-line, the best time to review your retirement savings strategies is now.

Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results.

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