# MEET

**Everyday people who proactively engage** in retirement readiness



### **Future Early** Retirees

**Future early** retirees are workers who plan to retire sooner than age 65.

### Ten Percenters

Ten percenters save 10% or more of their annual salary through company-sponsored plans, such as a 401(k) plan.

### **Strategists**

Strategists are people with a written retirement plan.

## Knowledgeables

**Knowledgeables** believe they know what they should about retirement investing.

### **Conversationalists**

**Conversationalists** often discuss retirement with family and friends.

# You, too, can become a POWER PLANNER!



**Calculate** retirement savings needs.

Factor in living expenses, healthcare needs, formulate a goal, government benefits and long-term care.



Develop a retirement strategy and write it down.

**Envision future** retirement, and have a backup plan in case retirement comes early due to an unforeseen circumstance.



Get educated about retirement investing. **Learn about Social Security and** government

benefits.



Participate in employer sponsored retirement plans, if available.

Take full advantage of matching employer contributions, and defer as much as possible.



Consider retirement benefits as part of a total compensation. Ask an employer for a plan if they

don't offer one.



Take advantage of the Saver's Credit.

Make catch-up contributions if available.



Talk about retirement with family and close friends.

**Seek the services** of a professional if needed.

Source: 14th Annual Transamerica Retirement Survey of workers, ©2013. Transamerica Center for Retirement Studies® is a division of Transamerica Institute™, a nonprofit, private foundation that is funded by contributions from Transamerica Life Insurance Company and its affiliates and may receive funds from unaffiliated third parties. For full survey results and more information, visit www.transamericacenter.org.

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