

# Plan now for a more comfortable retirement



You might be thinking that you have a lot of time before you need to think about retirement. You're right. But you may need to put that time to work.

## Here's why:

- ✓ Your pension might not cover all your living expenses in retirement
- ✓ You want to save more so you can enjoy your time in retirement
- ✓ The more time you have, the easier it is to fill a potential income gap

## The sooner you start, the easier it can be.

If you wait, it could take much more per pay period to achieve the same goal.

## IT'S TIME TO GET STARTED

## DEFERRED COMPENSATION MAKES IT EASY

### Through your employer's 457(b) deferred compensation plan, you:

Contribute to your account each pay period

Invest that money so it can potentially grow into a lot more

Use tools to monitor your account and make adjustments as needed

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.



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