



SET YOUR GOAL, SET YOUR CONTRIBUTION
PROTECT YOUR KINGDOM FOR THE YEARS TO COME

The Social Security Administration and personal financial planning experts suggest that **you'll probably need 80% - 90% of your current salary to retire comfortably**. To make sure you don't face a "retirement gap," you'll need your own supplemental retirement plan to make up the difference.

To set your savings goal, first determine what 80% of your current salary is. Then subtract your anticipated state pension benefits. The remainder is the additional amount you'll need each year, either in cash spent from savings or interest earned from your nest egg, to enjoy a comfortable retirement.

A good rule of thumb is if..

- you're in your 20s, save 7% of your income
- 10% in your 30s
- 15% if you're in your 40s
- 20% in your 50s

... Then Let Time and Your Money Do All The Battling for You!

In any retirement plan, **the most important thing is to start your retirement savings plan right now!** Through the power of compound interest, your investment will grow much larger than the sum of all your contributions.

*For more information or to learn more about the "retirement gap", contact a TDS Representative today!
Call us at (866)-446-1072.*