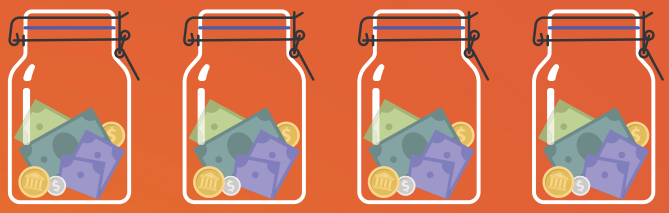
DO YOU KNOW WHEN YOU SHOULD BE PLANNING FOR RETIREMENT?

WHY IS RETIREMENT PLANNING CRITICAL?

Retirement can be 20+ years

Funds needed will require time to be saved

If you plan ahead, you may need to work longer



WHEN TO START RETIREMENT PLANNING?

As soon as you start working

An earlier start means less savings required per month

Can start in high school if earning income

OTHER IMPORTANT RETIREMENT MOVES

Smart investment choices

Live a healthy lifestyle

Each decade of life reevaluate lifestyle and plan



AVOID THESE MISTAKES

Not reaching company match

Borrowing against 401k

Failing to utilize catch-up

Not having professional help to navigate tax and other concerns