



Retirement
might seem far
away, but
there's a lot you
can do now.



RETIRE WITH CONFIDENCE®

If you are looking forward to retirement, it's time to start saving. Getting an early start puts time on your side, giving your assets more time to grow tax-deferred so that you may have enough income for retirement.

FOCUS ON THE FUTURE

Saving for the retirement lifestyle you envision takes a long-term perspective. You should make consistent contributions to your workplace retirement plan with an appropriate investment strategy and stick with it throughout all your working years.

We can help with investment education and interactive planning tools. Here are a few important steps to follow:

AIM FOR A 15% SAVINGS RATE

You control how much of your income you contribute to your workplace retirement plan. Try to save 15% of your annual income (including employer contributions, if available) to prepare for retirement. If you can't start at that level right away:

- **Don't miss out on any employer contributions.** Save at least enough to receive employer contributions if offered. It counts toward that 15% savings goal.
- **Increase savings each year.** Work toward saving 15% by increasing contributions 1% or 2% each year. Some plans let participants automate their increases.

CONSIDER THESE INVESTING TIPS:

- **Think about growth.** Assuming that you retire at age 65, you're investing for a time frame of 30 years or more. We believe that retirement savers should invest mostly in stocks over this time horizon. Stocks provide growth potential to help build assets. And with time on your side, you'll likely ride through and recover from periodic market declines.
- **Stay diversified.** Asset allocations can change over time, so review them regularly to stay on target. If offered by the plan, consider a pre-assembled investment option that's automatically diversified and periodically rebalanced by investment professionals.
- **Save consistently.** To help build assets over the long term, save consistently in your plan. Resist the temptation to stop contributing when markets decline—it may be an opportunity to take advantage of lower prices.

WHAT YOU CAN DO NOW

Estimate your retirement readiness by calculating your **Confidence Number**® score. Log in to your account at rps.troweprice.com.

TWO BIG IDEAS:

Are you saving? If you're not enrolled in your workplace retirement plan, sign up now.

Are you saving enough? Participants should increase their saving rate regularly to build their savings faster.

Connect with us.

We'll help you feel confident about saving and investing for your retirement.



YOUR RETIREMENT PLAN WEBSITE

Go to rps.troweprice.com.



DEDICATED REPRESENTATIVES

Call your plan's toll-free number.



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All investments involve risk, including possible loss of principal. Diversification cannot assure a profit or protect against loss in a declining market.

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