

Envision the kind of retirement you want

Does your vision for retirement involve travel, family, old hobbies, new skills, or even a new career? Will you retire where you live now or are you thinking of moving? How much money will you need to live the retirement lifestyle you envision? Consider these insights from two retirees:

“When I retired from the fire department, I expected to sit at home in the mornings, have a little coffee, get up when I want to...but it didn’t work out that way. I just had to stay busy. So I went out and got a little part time job. I knew retirement was going to be something I had to adjust to. And I never did.”

– Ron

“When you read about people that live to be in their 90s to a 100, or even beyond, the one consistent thing that you read about...is they have a passion. There’s something that really drives them to keep going. I think that’s probably one of the most important things to keep in mind as you plan for retirement.”

– Marianne

Will retirement be exactly what you expect?



Watch this video to learn how four recent retirees have made adjustments to plan for a fulfilling retirement.

Use a QR code reader on your phone to scan this code. If you don’t have a QR reader installed on your phone, consider downloading one from your app store (most are free).

You can also visit [youtube.com/wellsfargo](https://www.youtube.com/wellsfargo) and select the **Retirement** playlist from the **Your Financial Journey** section. You’ll find this video, *Real retirees: Insights on handling the unexpected*, along with many others about saving and planning for your future.

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WHERE WILL
RETIREMENT
TAKE YOU?

<Firstname>, are you on the road
to a fulfilling retirement?

<Retirement Plan Name>

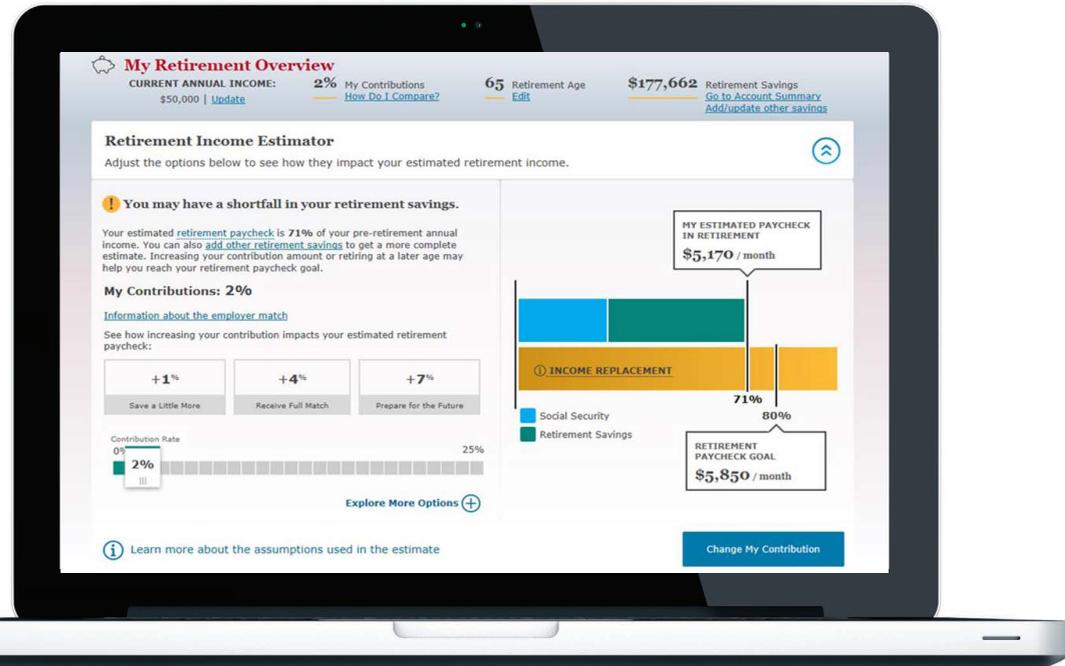
Are you looking forward to retiring?

It's an exciting time, but it requires careful planning to set yourself up for success. Take a moment to understand your financial situation and make adjustments now if you need to.

Step 1: Know where you stand

Take a look at how much you have saved, and how long your savings may last. On a computer, sign on to your retirement account at [wellsfargo.com](https://www.wellsfargo.com) and view the **Dashboard**. At the top, you'll see an estimate of where you stand with your savings based on your current plan information.

DASHBOARD EXAMPLE



Step 2: Consider other sources of income

In addition to your workplace retirement plan, it's a good time to take inventory of all of the sources from which you can draw income when you retire. Consider:

- Pensions
- Social Security
- Annuities
- Employment
- IRAs or Roth IRAs

Make a list of any other accounts from which you may withdraw money in retirement. While you're on the Dashboard, select **Modify your assets and information** to add other retirement savings you may have.

Step 3: Close any gaps and create peace of mind

Once you've taken stock of your current savings, you may discover that you have a gap. If so, it's time to create your action plan. There are steps you can take to make up for lost time in ways that are realistic for you. For example, you could consider:

- **Saving a little more** — increase your payroll contribution, allocate any raise or bonus toward retirement, and challenge yourself to find other ways to save.
- **Taking advantage of catch-up contributions** — save an extra \$6,000 over the IRS standard limit of \$18,000.
- **Continuing to work part-time in retirement** — reduce your work schedule instead of stopping work completely.
- **Delaying your retirement** — just beware that this may not always be possible.

Saving may be more affordable than you think

See how saving 5% more affects your retirement savings and may not cost you much.

Additional weekly
out-of-pocket cost to you:
\$50.48



Total additional savings
after 10 years:
\$56,037

Estimates are based on pretax contributions only, an annual salary of \$70,000, an annual 2% salary increase, a single filer with one exemption, and a 7% annual rate of return.

Start saving more today

Ready to boost your savings now? Here's how:

Go online: [wellsfargo.com](https://www.wellsfargo.com)

If it's your first time using the website, select **Enroll** at the top of the page. Once signed on, select the name of your retirement plan then **Actions & Investments** from the top navigation menu, then **Change Investments and Elections**.

Call us: 1-800-SAVE-123 (1-800-728-3123)

Representatives are available from 7:00 a.m. to 11:00 p.m. Eastern Time, Monday through Friday.



Get a free retirement consultation

Wells Fargo representatives can help you to create a strategy for accomplishing your retirement goals. This free, 15-minute conversation can help you answer key questions:

- How much money you will need to live in retirement?
- Are you saving enough?
- What steps might help you reach your goals?
- How long will your savings last?

To prepare, it may be helpful to think about what you want to do in retirement. Also, if you'd like it included in your calculations, have a ballpark figure of any of your other sources of retirement income, like an IRA or in a prior employer's retirement plan.

Call 1-800-SAVE-123 (1-800-728-3123) today.

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