



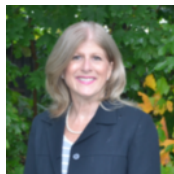
who says girls don't do math?

Think About This...

Older women living alone are more than twice as likely to be impoverished than men¹. What can you do to keep this from happening to you?

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The numbers speak for themselves. It's clear that in the past many women haven't done a good job preparing for their financial future. Far too many women find themselves in financial jeopardy, especially later in life. But times have changed—this doesn't have to be your future. You can do the math.

You probably aren't even thinking about retirement yet, especially if you've barely started your career.

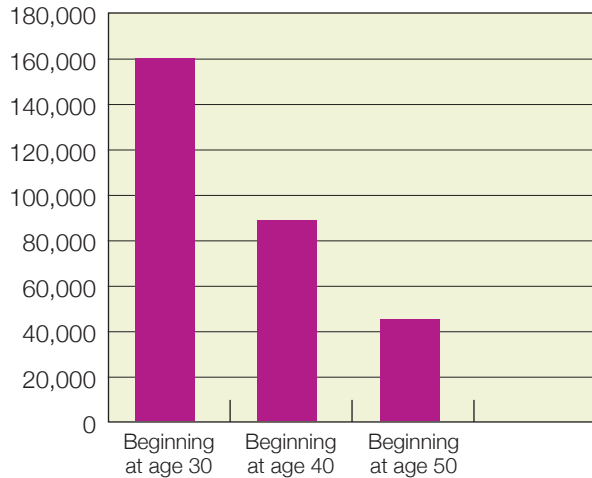
But it's probably in your best interest to start. The sooner you start planning for how much money you'll need in retirement, the more likely you'll have it once you do retire. It may seem like you've got a lot of time—and you do. Take advantage of all that time and start a savings plan now.

Nearly three out of four Americans over 65 that are living in poverty are women¹.



It Can Really Add Up

Consider a savings plan of \$100 a month in a tax-deferred account earning an average of 5% per year. If you start at age 30, you will have over \$70,000 more than if you start at age 40 and more than three times the amount if you wait until you're 50. (It's true, a lot of people today haven't done enough saving for retirement even by the time they're 50².)



This is a hypothetical illustration and is not representative of any product. Actual results will vary. Past performance does not indicate future results.

Think you'll want more than that? To reach \$1,000,000 in this same account by the time you're 70, you'll need to save:

- \$650 per month if you start when you're 30
- \$1,150 per month if you start when you're 40
- \$2,275 if you don't start saving until age 50

Protect Your Future

Even a small amount of saving now will add up in your future and put you on track for the retirement you will one day dream of. Don't think you need to do it all now—the important thing is to get started. You can always increase your savings as your income goes up.

Call me today. I can help you put a savings plan in place that fits your budget and that can change with you as you get nearer to retirement.



¹ Social Security Bulletin, "Life Cycle Aspects of Poverty Among Older Women," 2010

² US Census Bureau

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