Edward Jones

Retirement by Design

Key steps toward achieving your financial goals

great
relaxed
aggressive
nervous
upset
calm
worked up
frustrated
concerned
fearful
uneasy
powerless
discouraged
comfortable
confident
panic
skeptical
tense
pessimistic
frightened
energetic
enthusiastic
encouraged
neutral
peaceful
important
at ease
uncertain
optimistic
joyous
upset
terrified

Seminar overview

- Your current situation
- Your vision for retirement
- Defining your goals
- Working toward your goals
- Taxes
- Preparing for the unexpected
- Staying on track

Your current situation







Defining your goals

Expenses

Roth IRA

Traditional IRA

401(k)

Savings

Investments

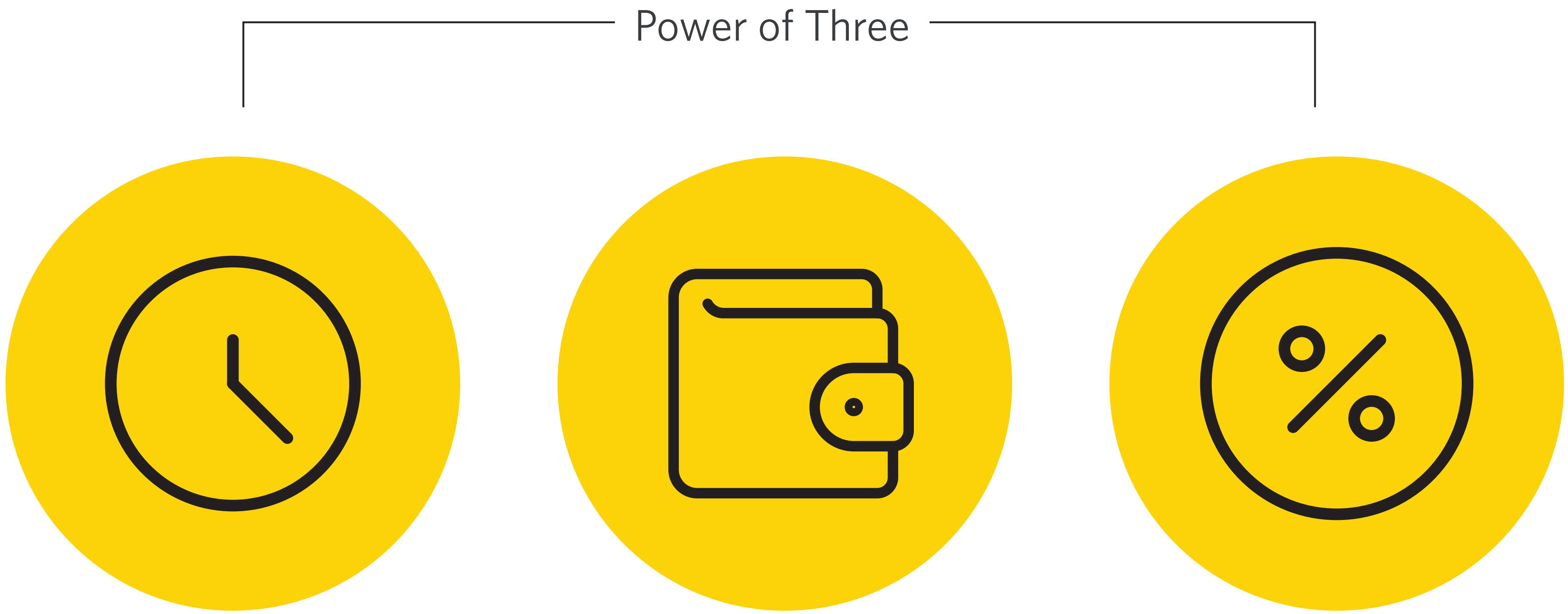
Pensions

Social Security

Rule of 25

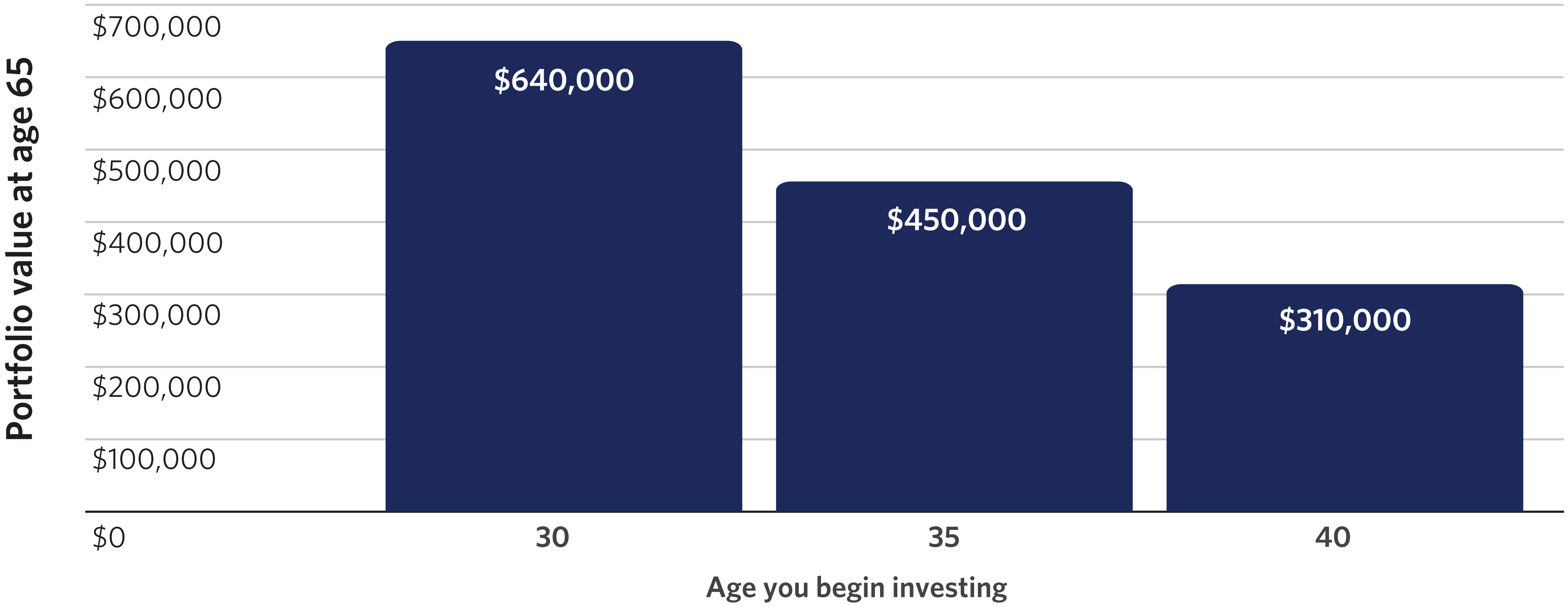
	$40,000
x	25
	$1 million

Working toward your goals



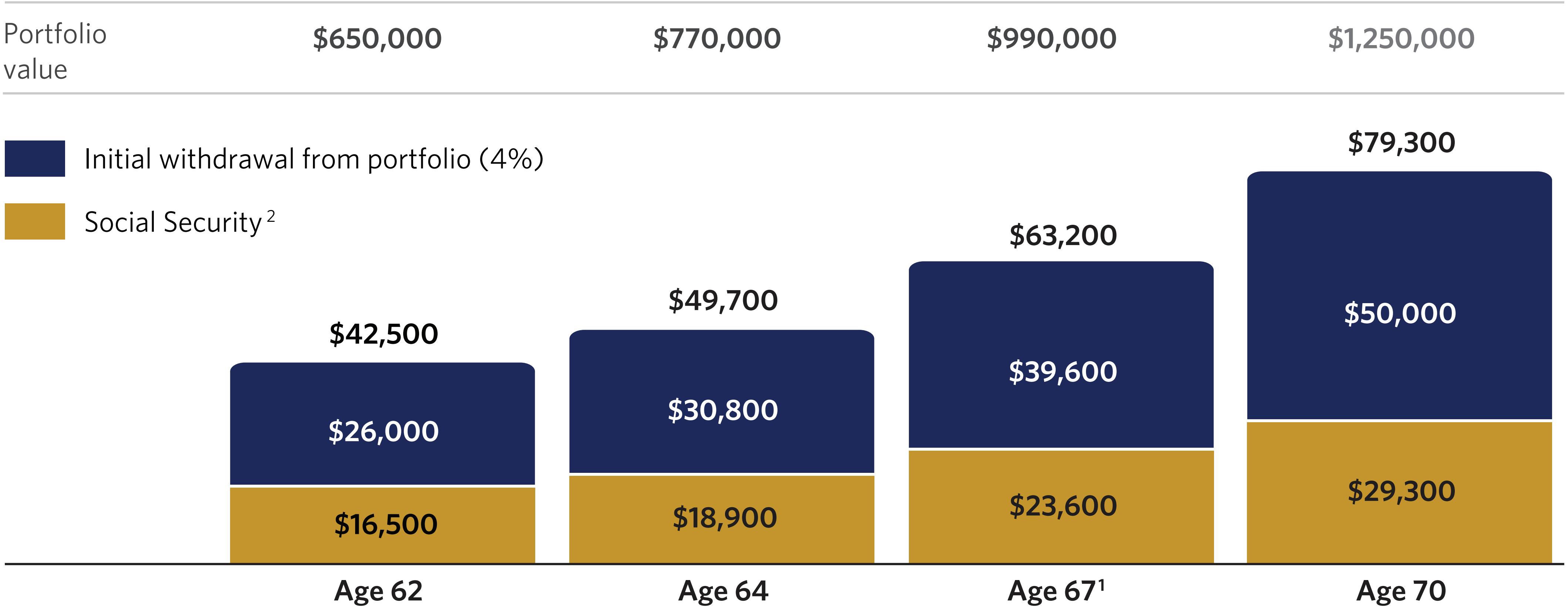
Time

Cost of waiting



Source: Edward Jones. Assumes investing $450 per month and a 6% average hypothetical annual return. This example doesn't include taxes, fees and commissions, which would reduce the return. Figures rounded to the nearest $5,000.

The potential benefits of waiting



Source: Edward Jones.

*Assumes Full Retirement Age (FRA) is 67 (for individuals born after 1959). Assumes a $1,250 contribution to 401(k)/IRA at end of every month until retirement, plus a 6.5% average annual return; income rounded to the nearest $100; portfolio values to the nearest $5,000.

ˆBased on a formula from ssa.gov. Assumes $60,000 salary. Example does not include any cost-of-living adjustment (COLA).

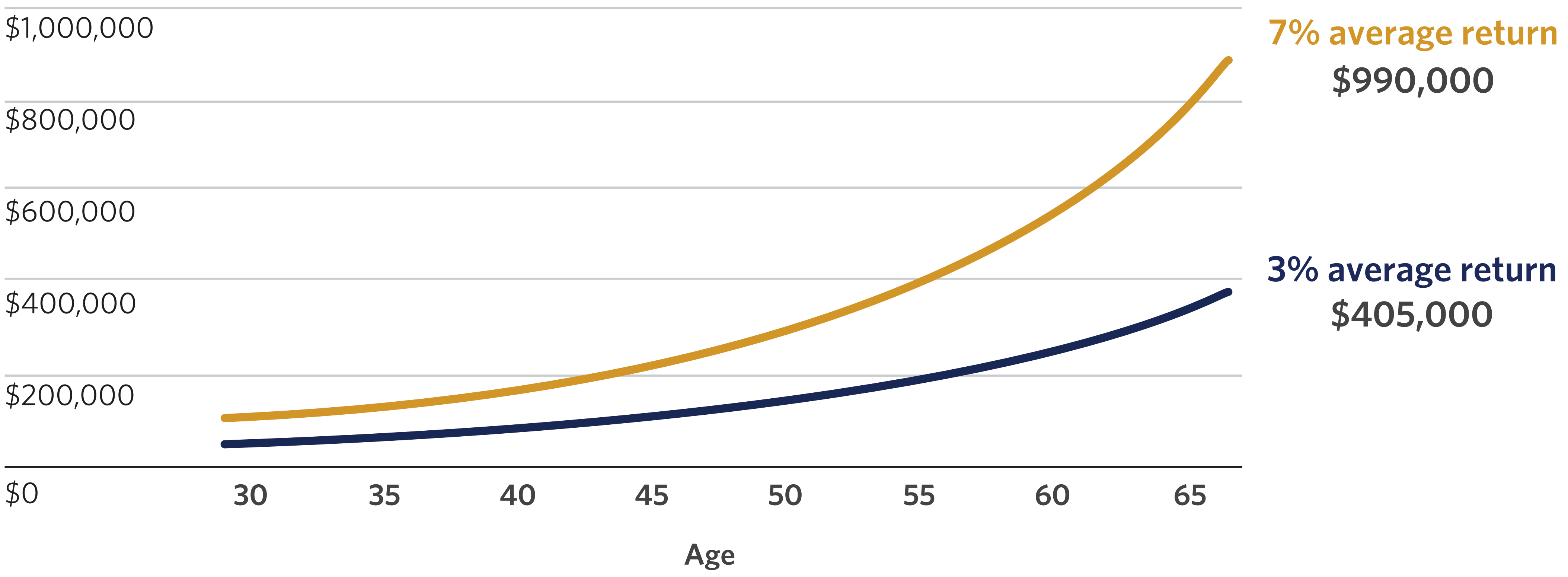
Money

- Be smart with spending
- Use tax advantages
- Don't miss out on the employer match
- Reduce debt

- Aggressive saving, not aggressive investing
- Smart spending
- Catch-up contributions

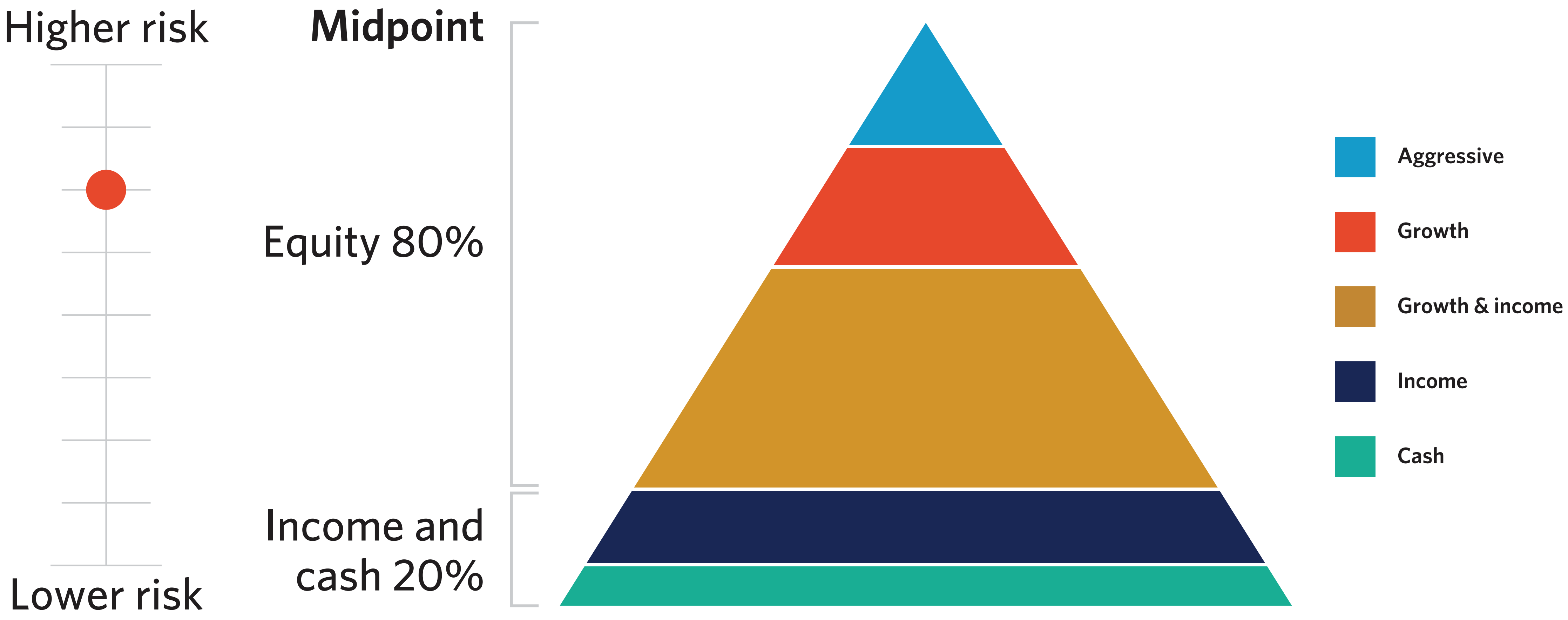
Return

Same contributions, different returns, different results

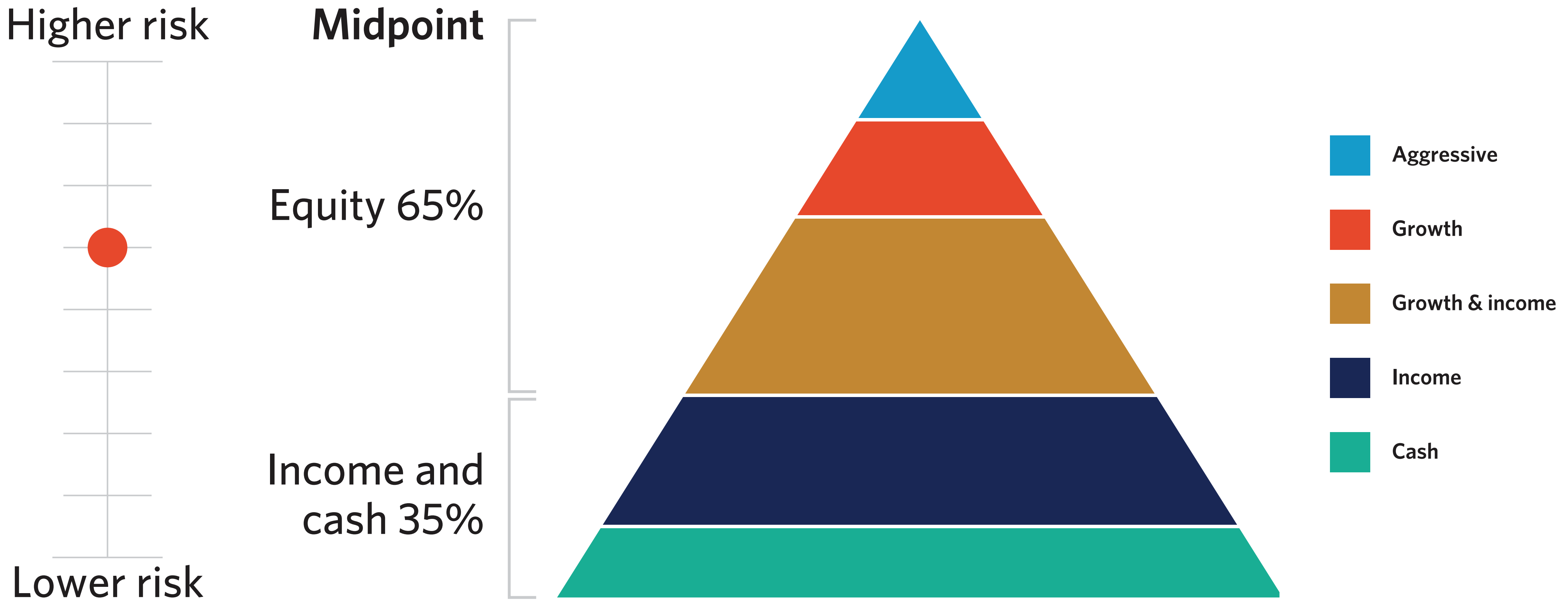


Source: Edward Jones. Assumes saving $550 per month, rounded to the nearest $5,000.

Growth focus

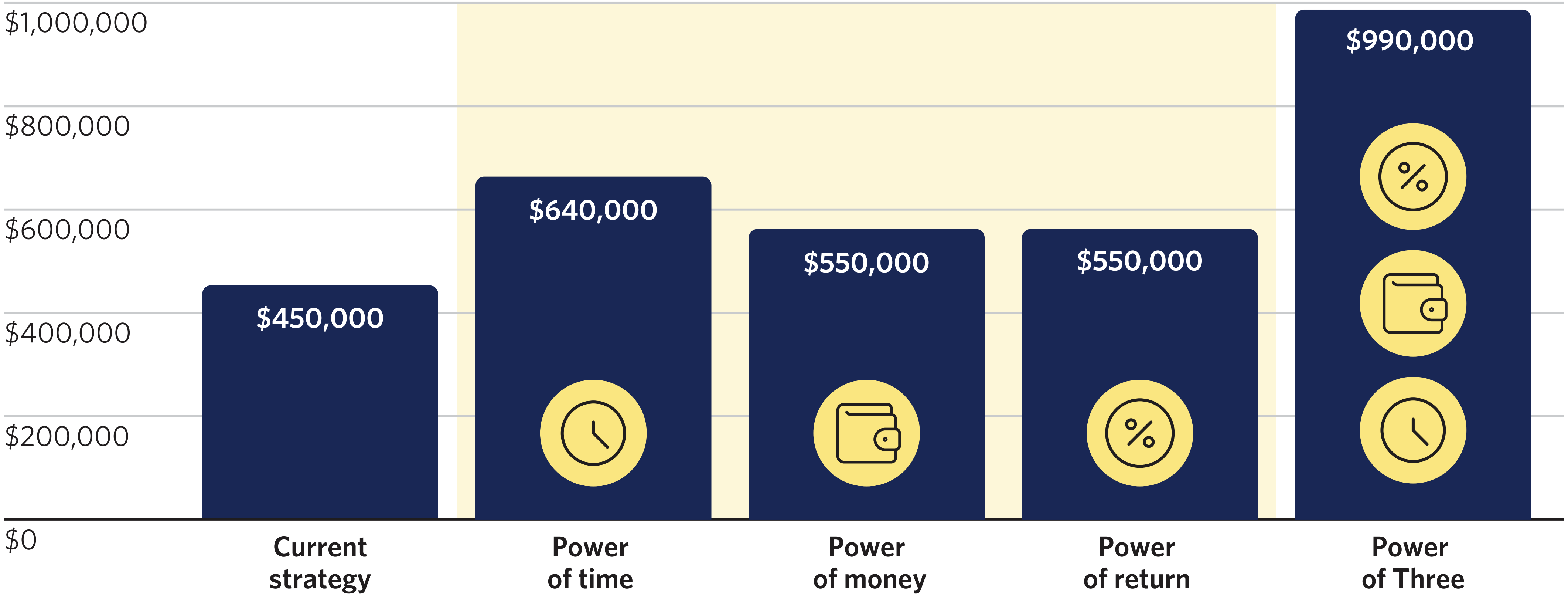


Balanced toward growth



The Power of Three: Time, money and return

Combining the power of time, money and return yields the best results.

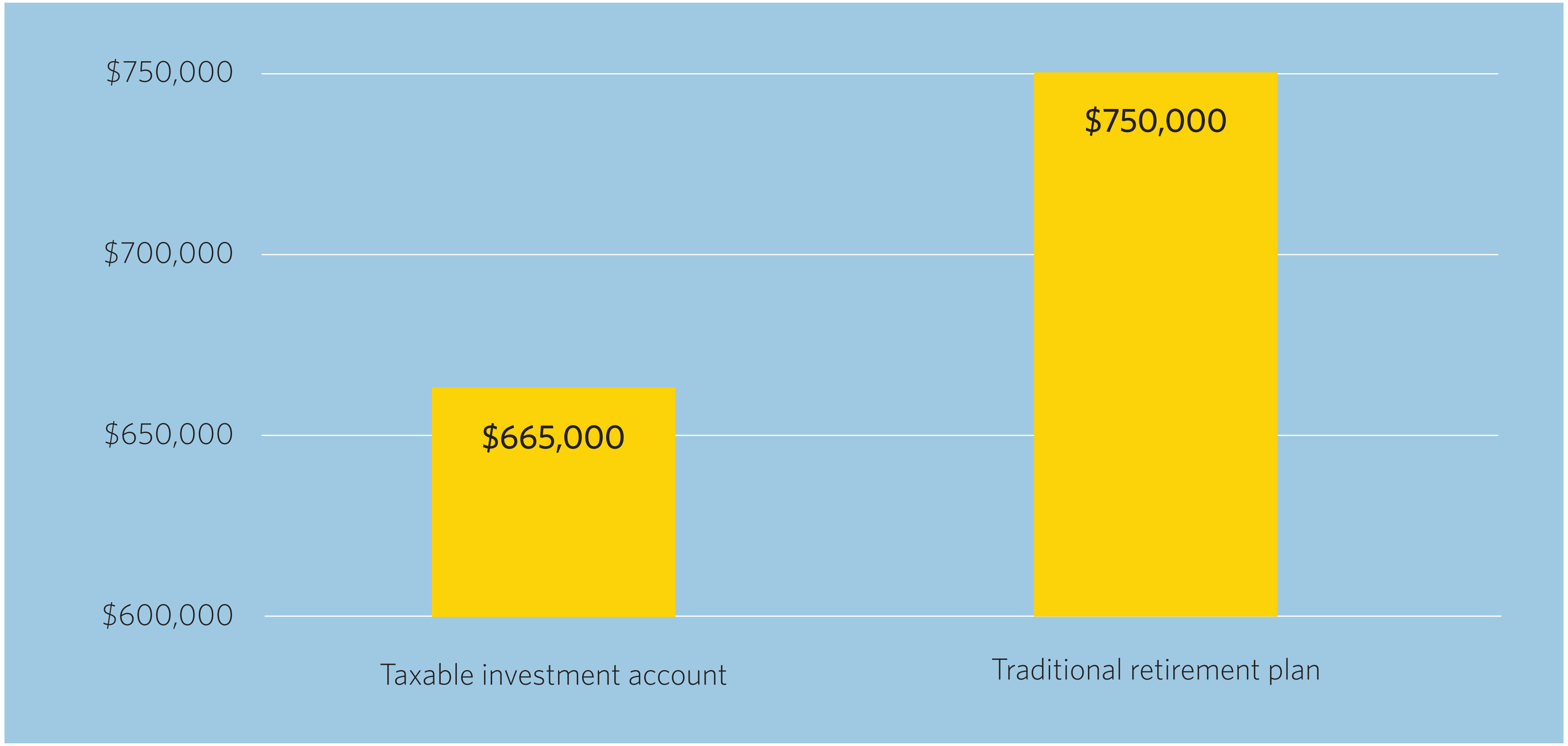


Source: Edward Jones.

This hypothetical example is for illustrative purposes only and does not reflect the performance of a specific investment. Income based on a 4% initial withdrawal rate. Portfolio values rounded to the nearest $5,000.

Taxes

Power of tax deferral



Source: Edward Jones. Assumes $550 in monthly contributions from age 30 to age 65 and a 7% annual return. Growth in taxable account is taxed at 25% each year. Traditional IRA assumes tax-deductible contributions and is taxed at 25% at end of time horizon. Rounded to the nearest $5,000.

Which retirement account is right for you?

Traditional IRA

Employer-sponsored retirement plan

Roth IRA

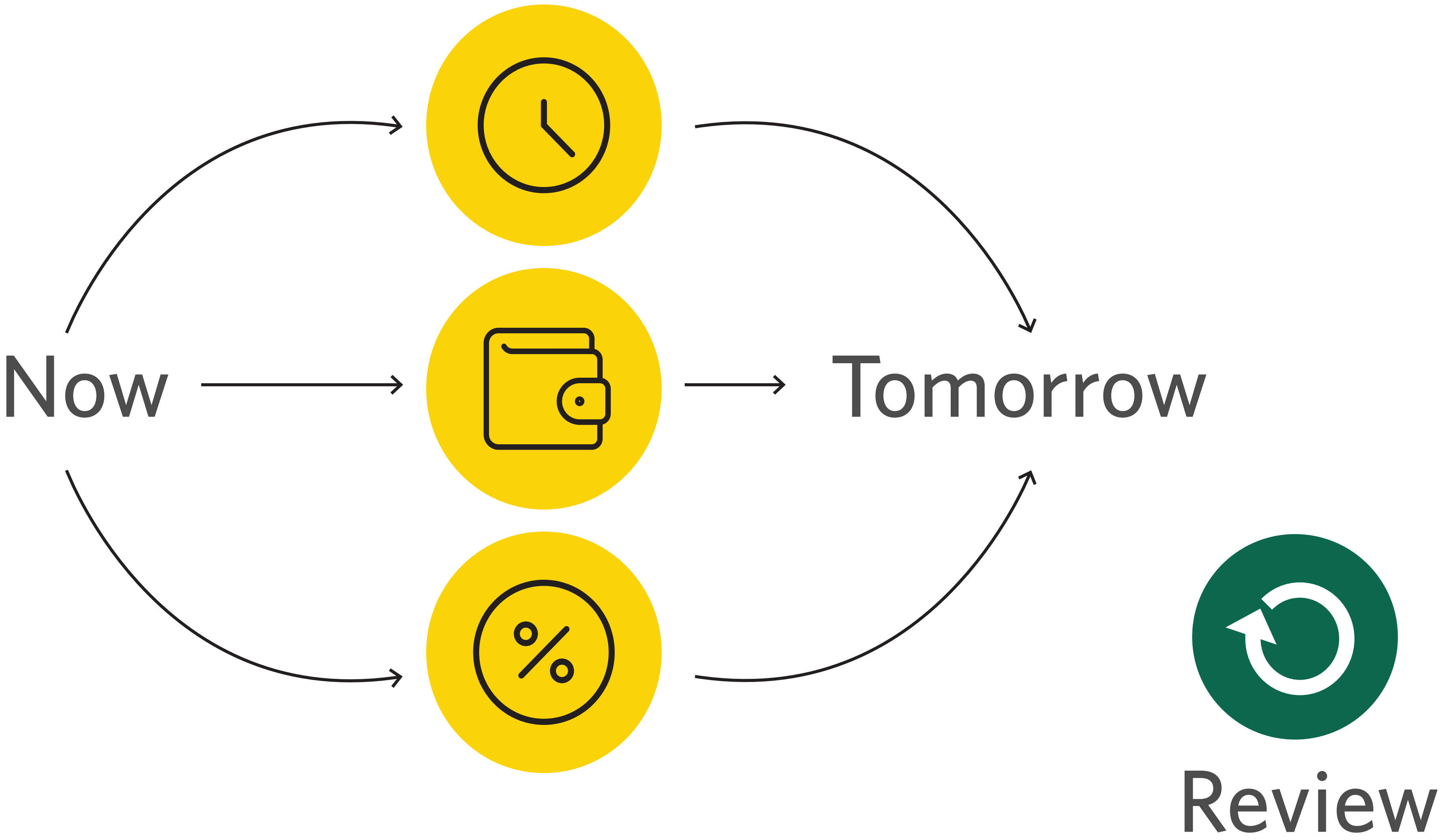
Preparing for the unexpected

- Cash reserve
- Access to line of credit
- Insurance








Now
Tomorrow
Review

Edward Jones

Questions & answers