Edward Jones

Retirement by Design

Our focus:
Personal relationships

Key steps toward achieving your financial goals

How do you feel about retirement?

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

Seminar overview

01 Your current situation

02 Your vision for retirement

03 Defining your goals

04 Working toward your goals

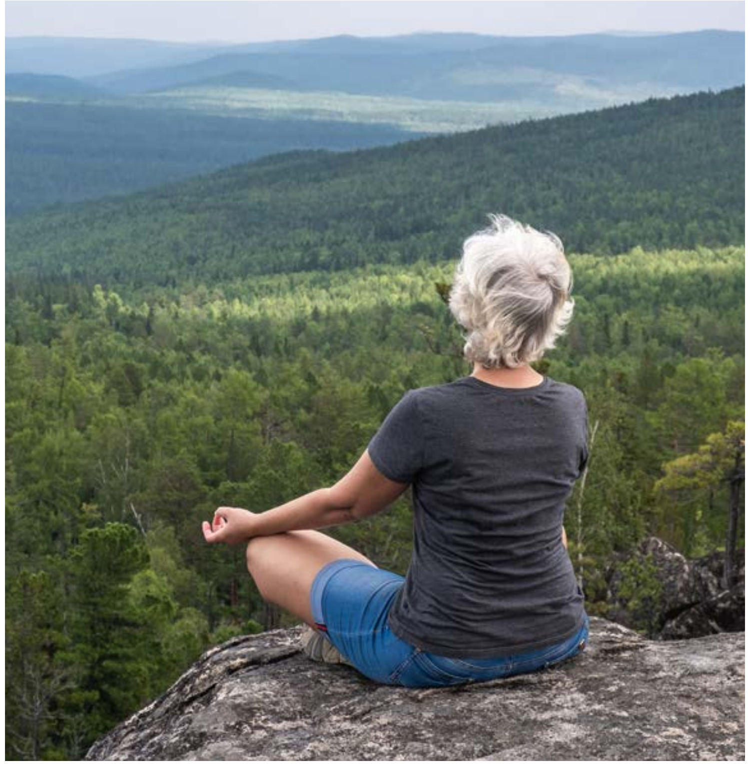
05 Taxes

06 Preparing for the unexpected

07 Staying on track

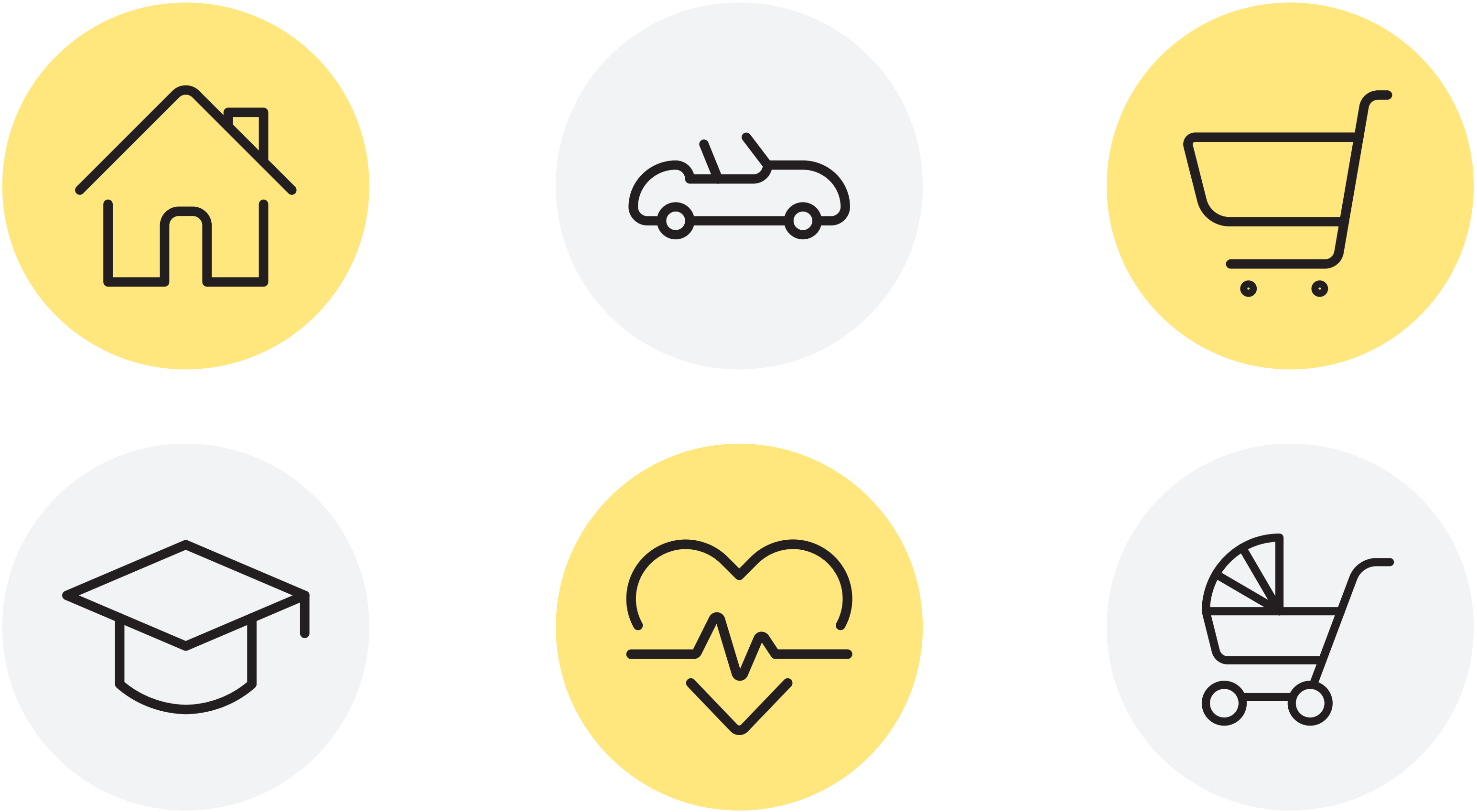
Your current situation

Your vision for retirement



Defining your goals

Expenses



Paying for retirement

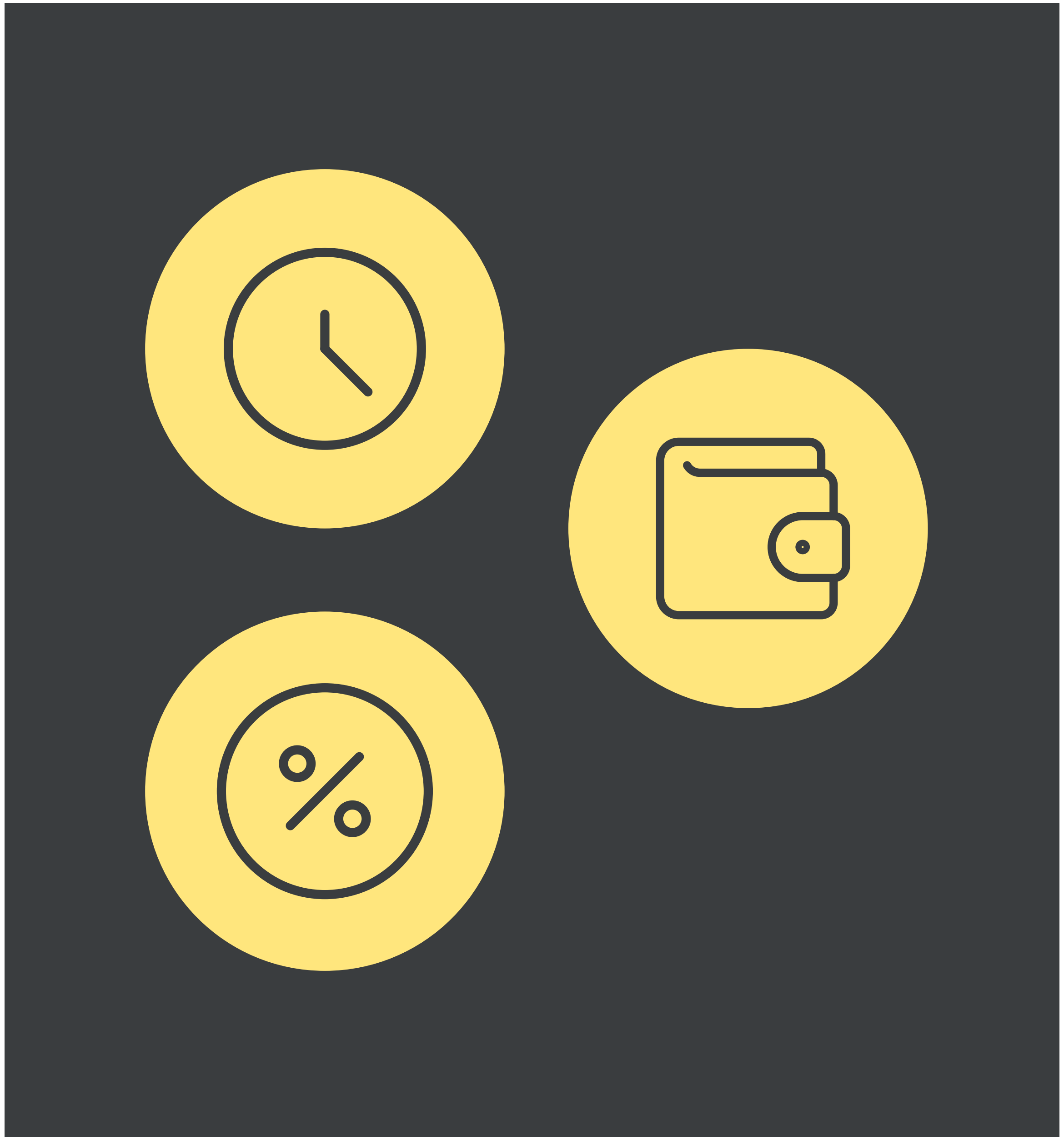
Roth IRA
Traditional IRA
401(k)
Savings
Investments

Pensions
Social Security

Rule of 25

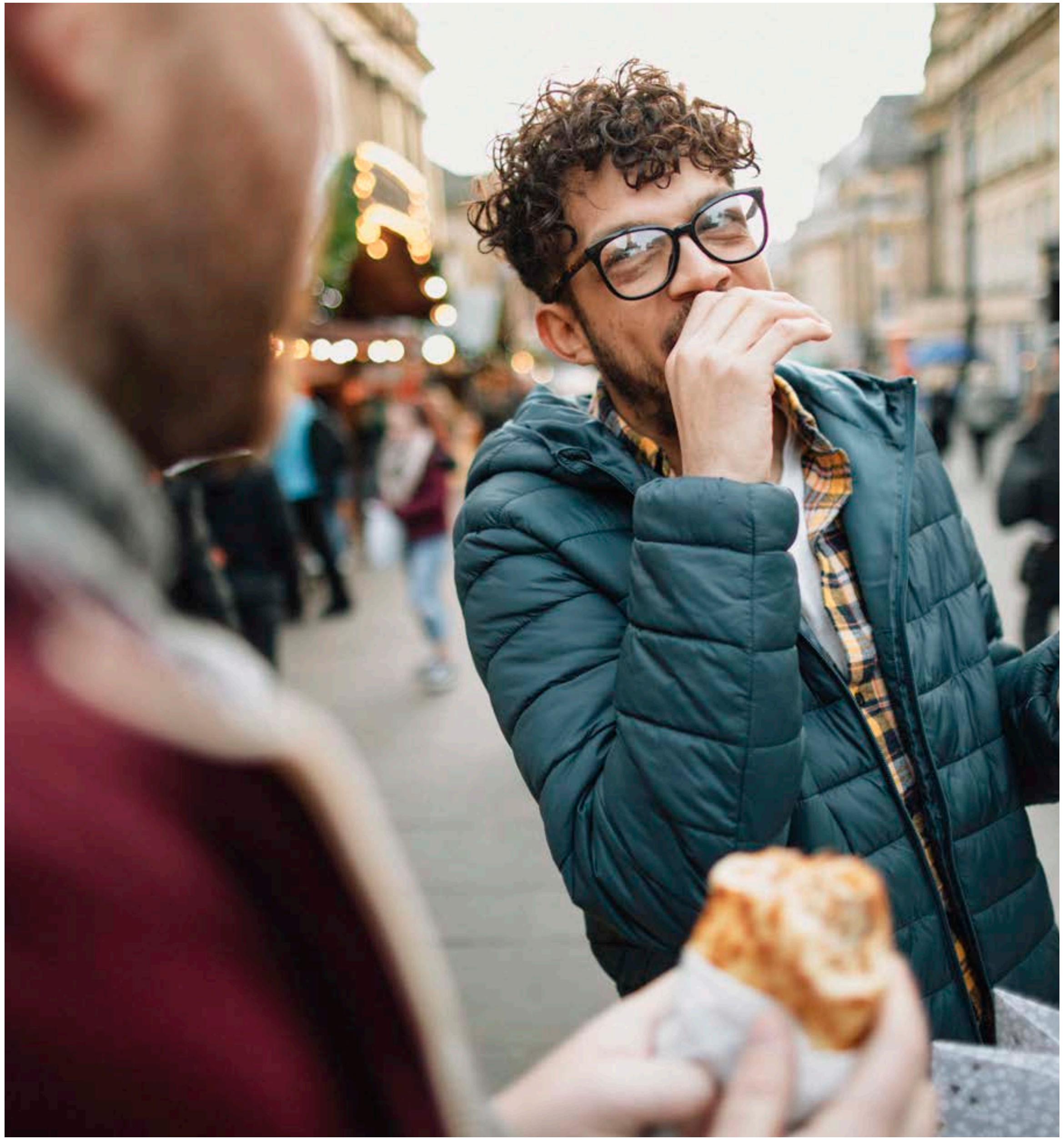
$$\begin{array}{r} \$40{,}000 \\ \times\ 25 \\ \hline \textbf{\$1 million} \end{array}$$

Working toward your goals

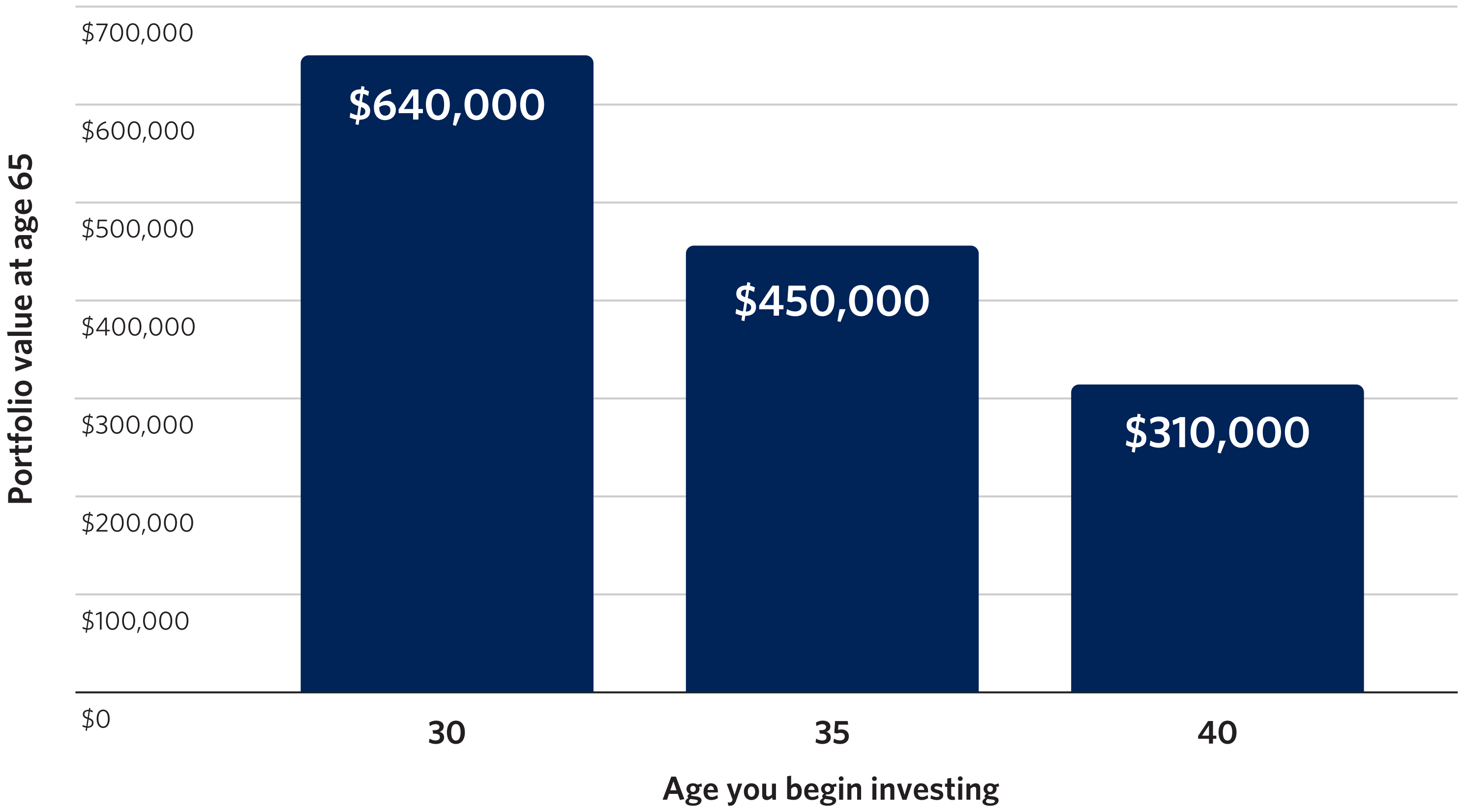


The Power of Three:
Time

Early and mid-career savers



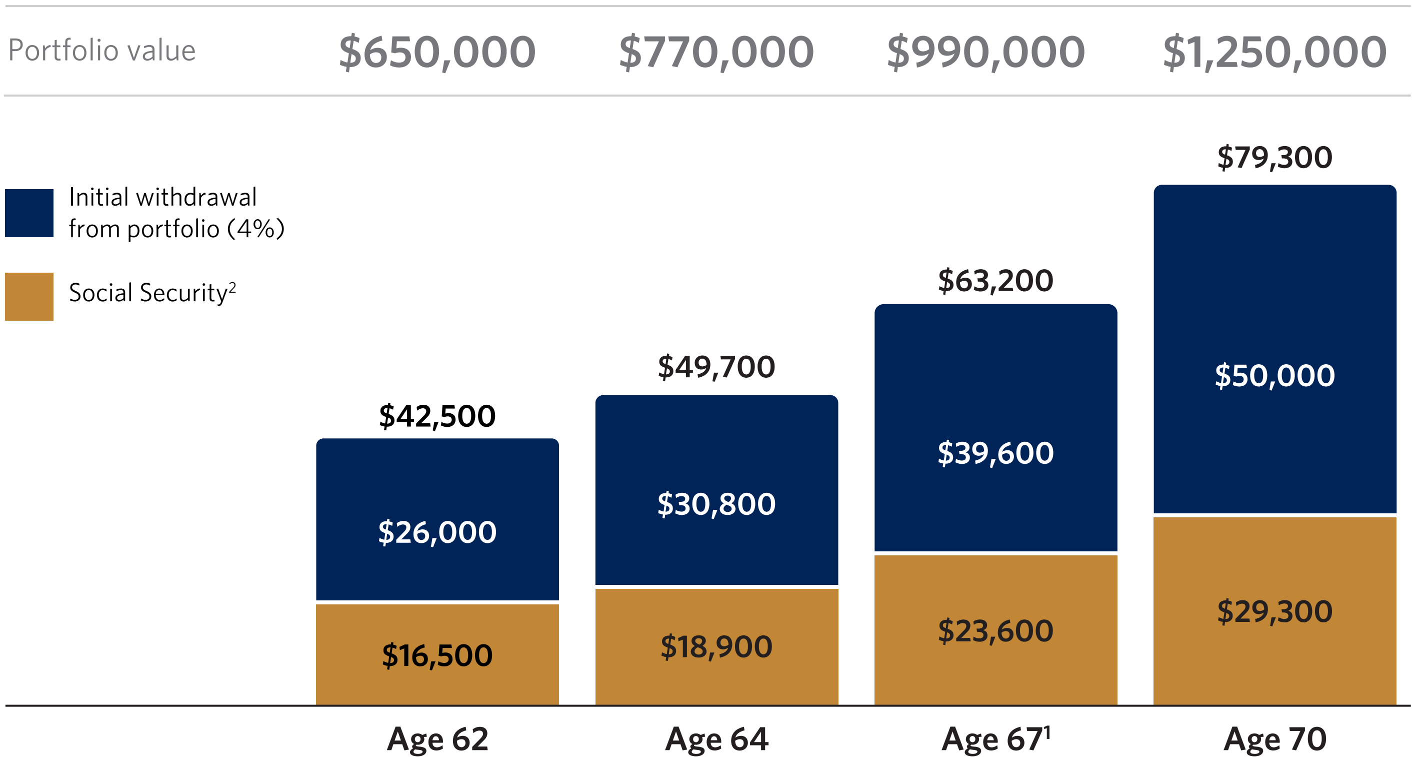
Cost of waiting



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.

Savers closer to retirement

The potential benefits of waiting



Source: Edward Jones.

[1] 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.

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

The Power of Three: Money

Early and mid-career savers

Be smart with spending

Don't miss out on the employer match

Use tax advantages

Reduce debt

Savers closer to retirement

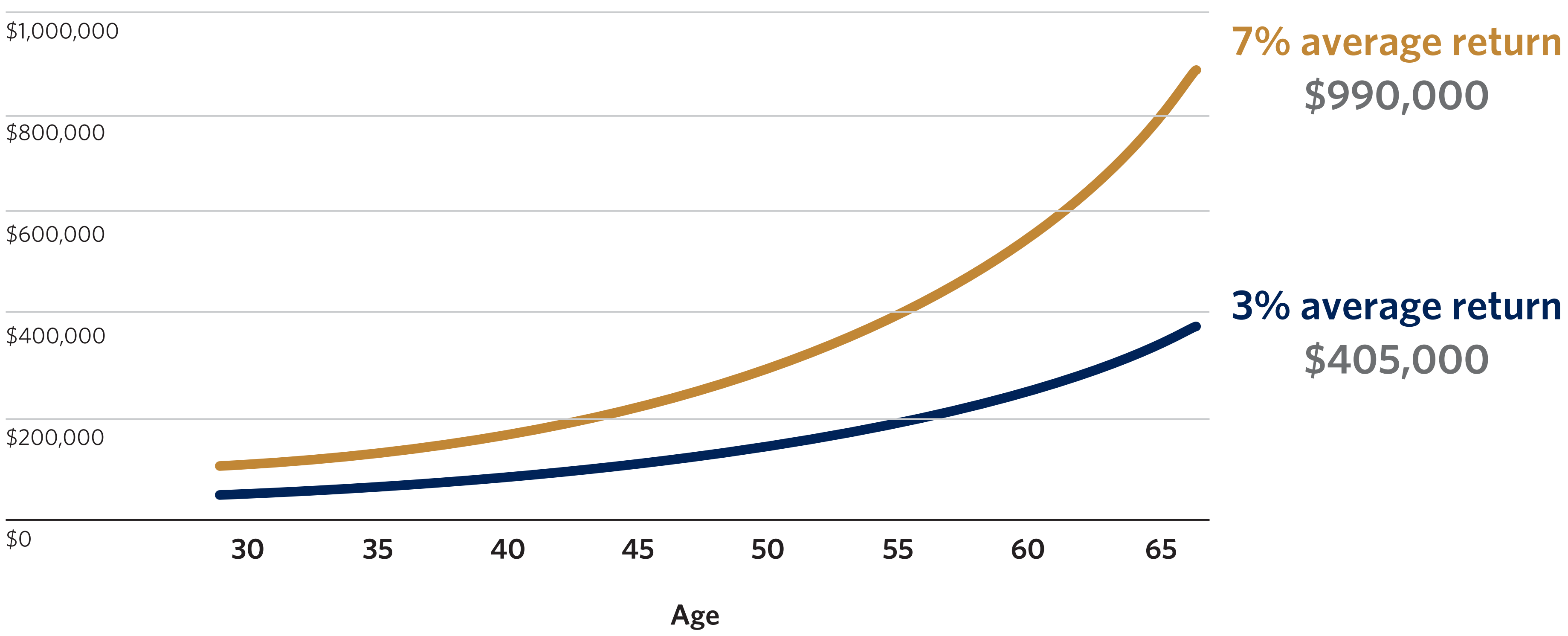
Aggressive saving, not aggressive investing

Catch-up contributions

Smart spending

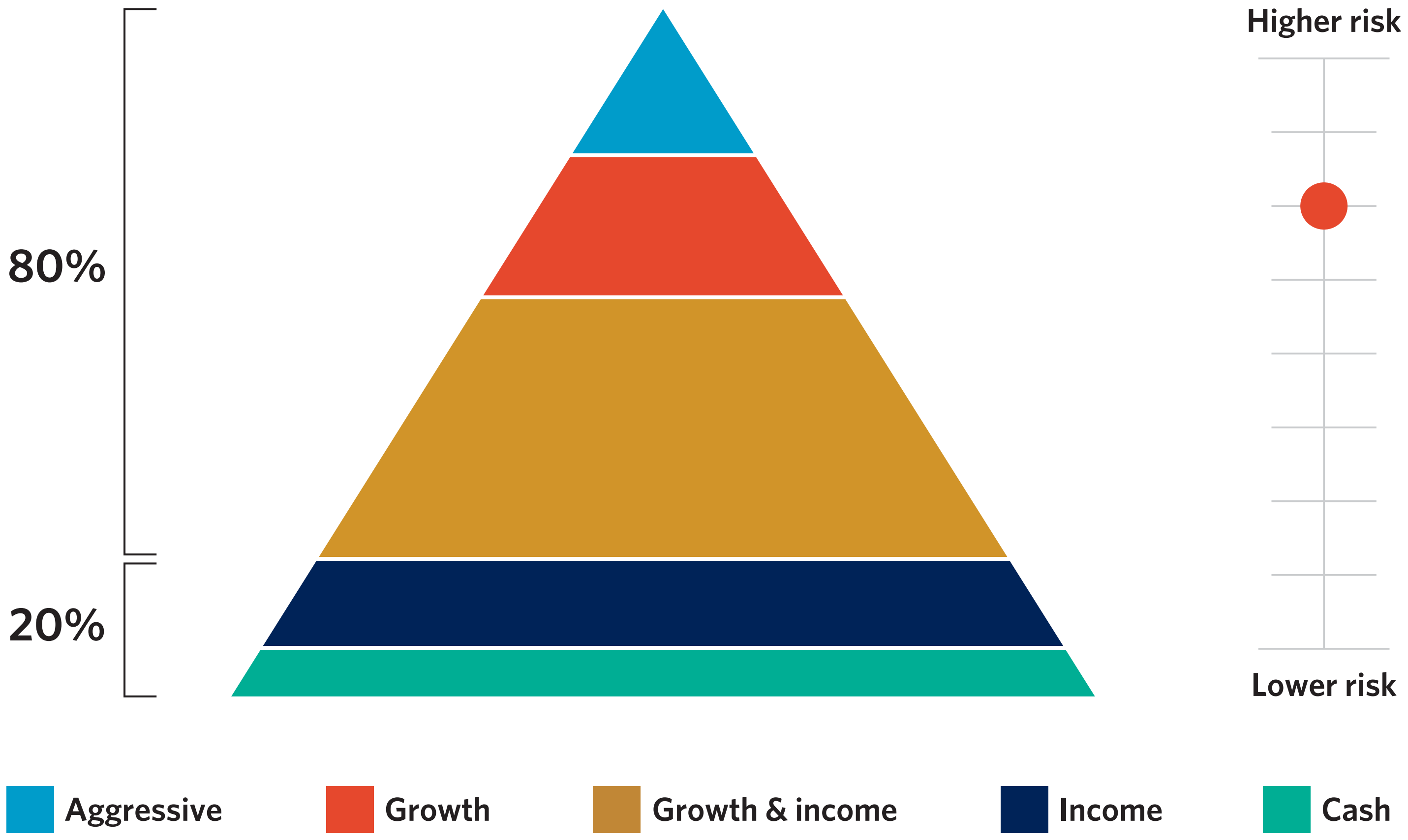
The Power of Three: Return

Same contributions, different returns, different results

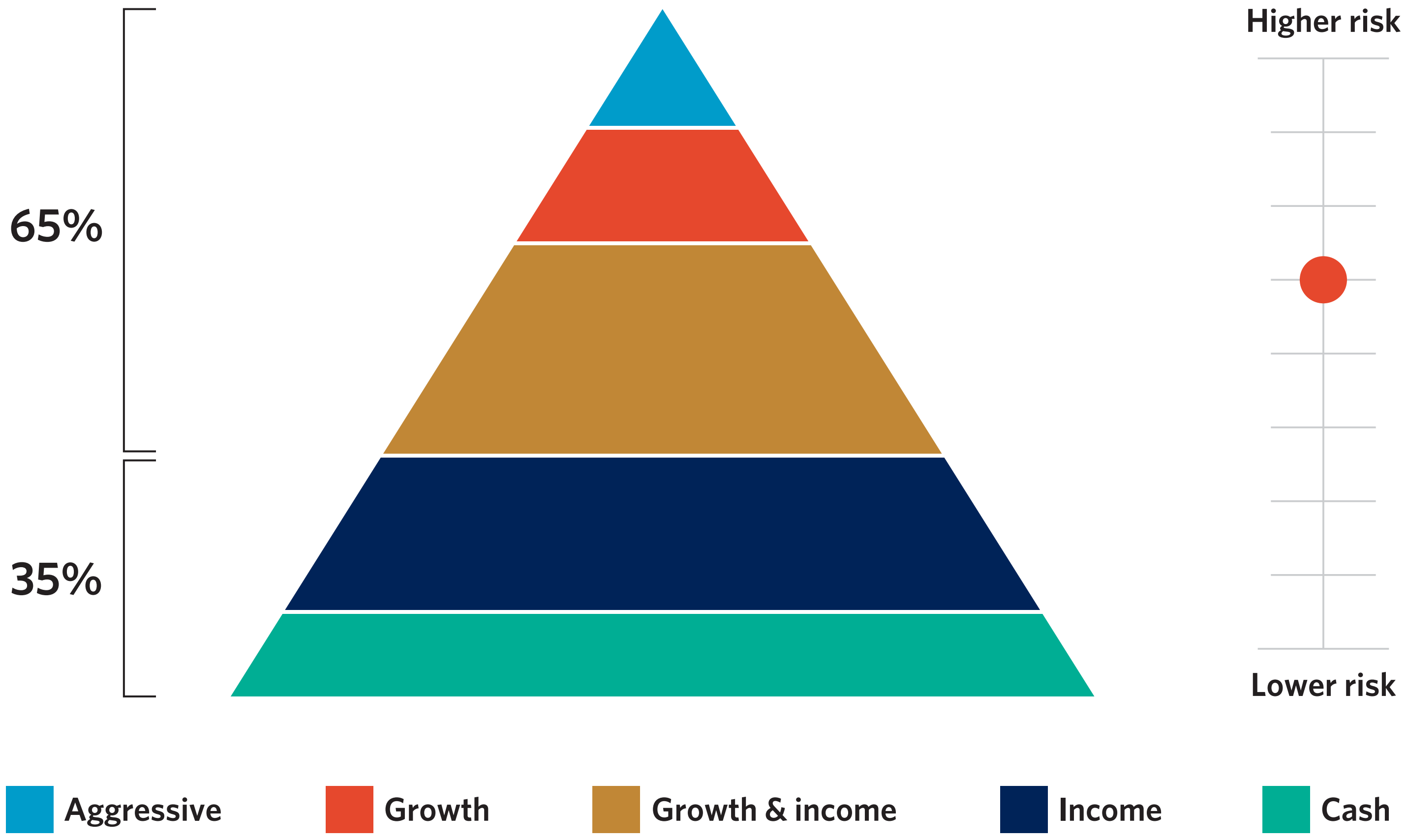


Source: Edward Jones. Assumes saving $550 per month, rounded to the nearest $5,000.

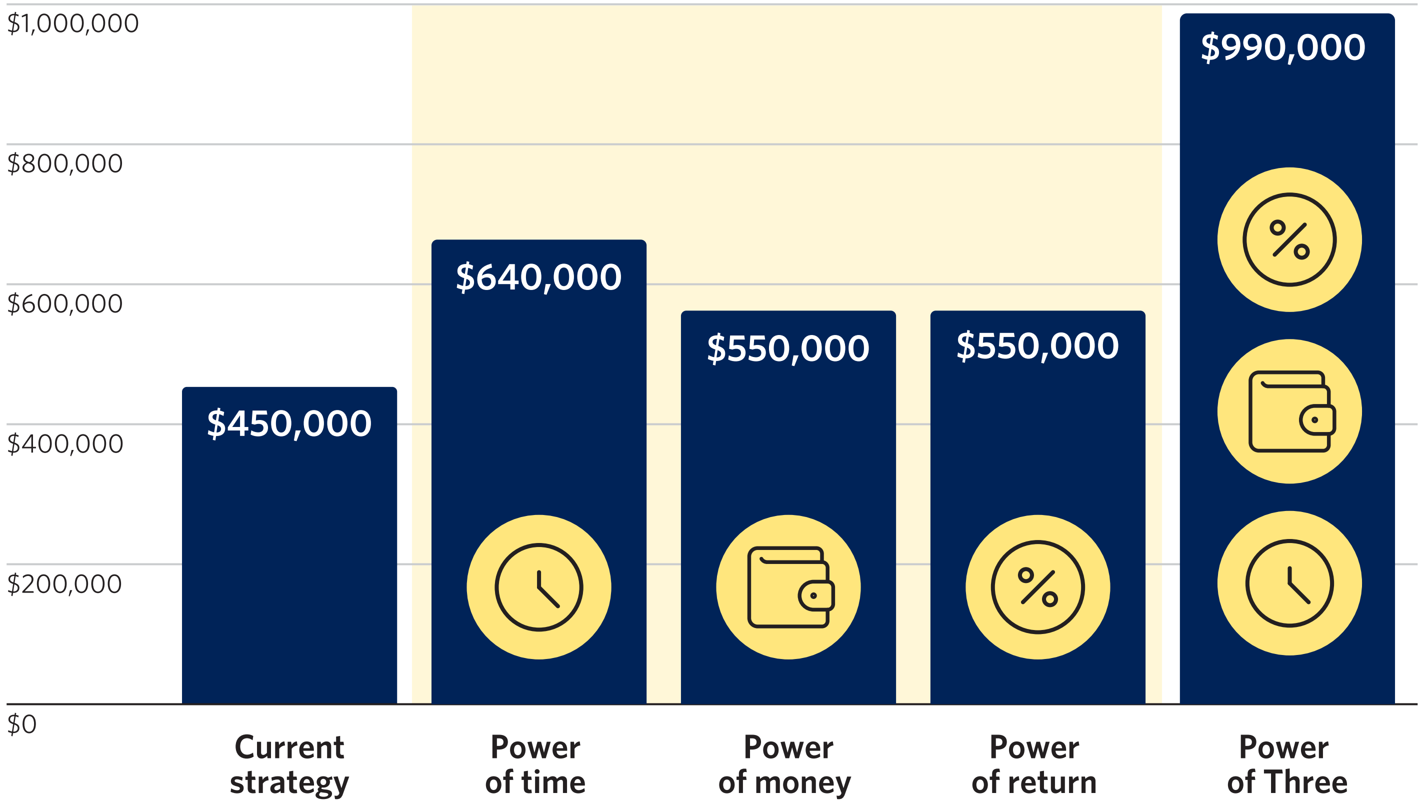
Growth focus



Balanced toward growth



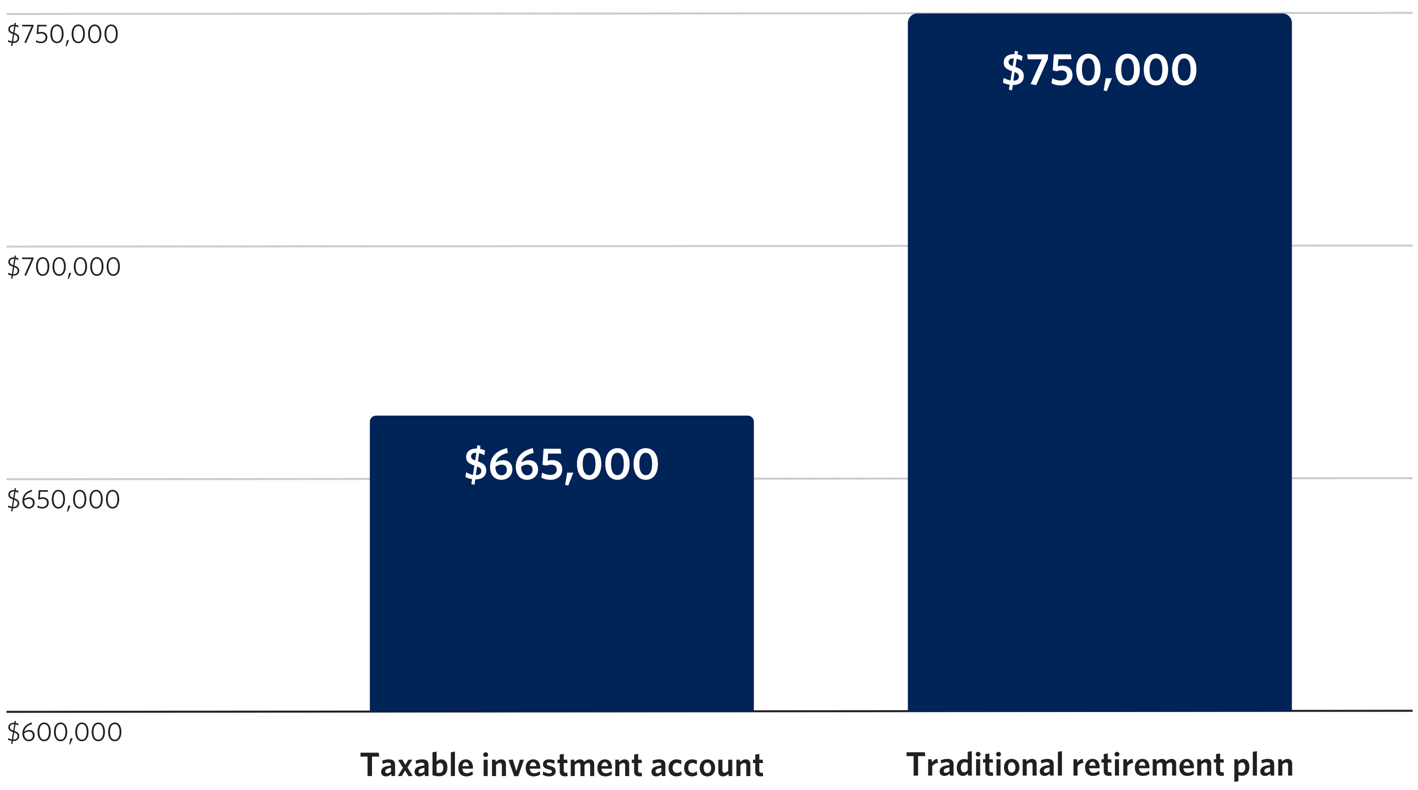
The Power of Three: Time, money and return



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

The 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	Roth IRA	Employer-sponsored retirement plan	Health Savings Accounts (HSAs)

Preparing for the unexpected

Cash reserve

Access to
line of credit

Insurance

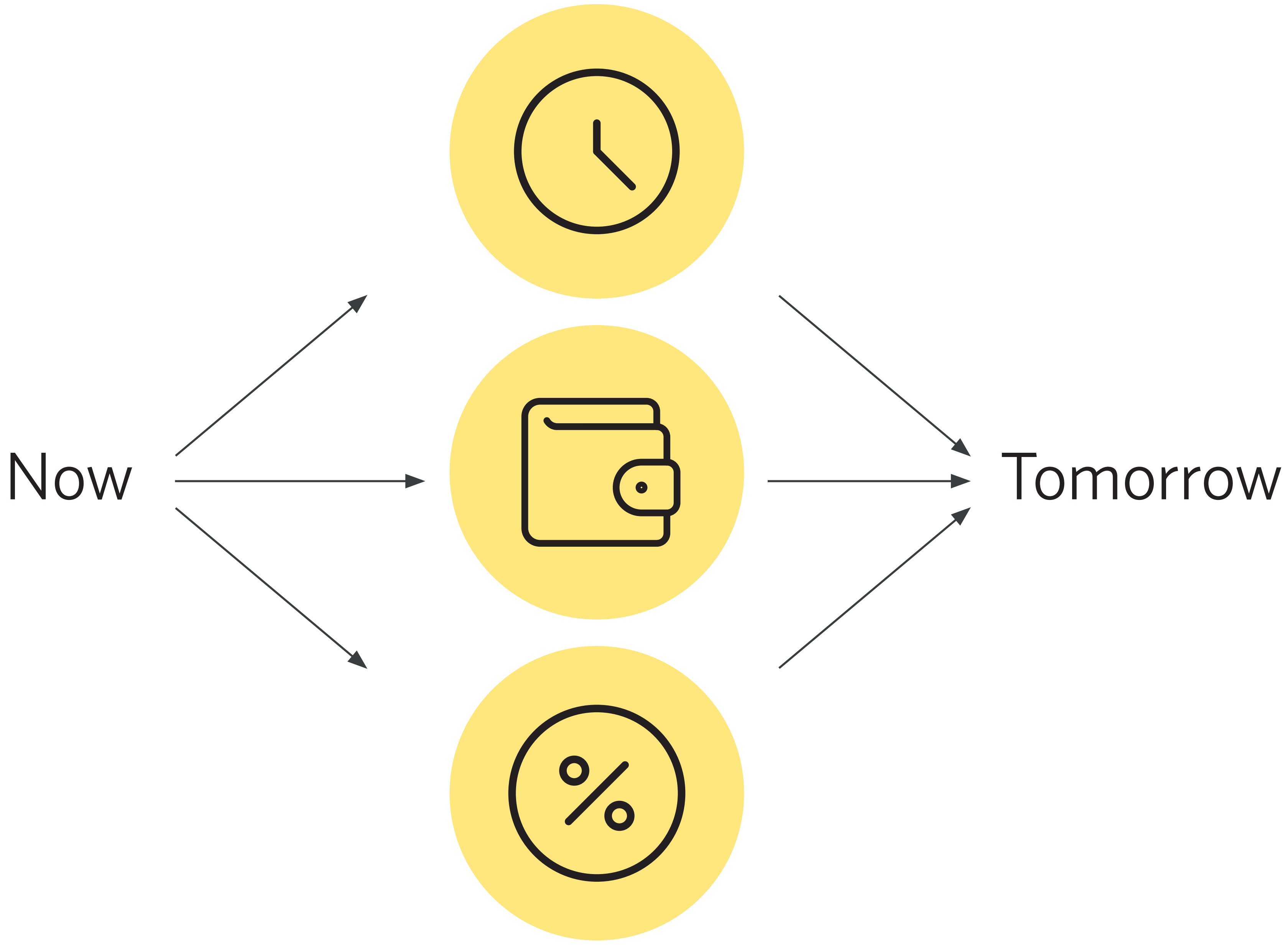
Staying on track

Goals

Life changes

Investments

Insurance


Now
Tomorrow

Any questions?

Please be sure to complete your seminar evaluation form.