



ARE YOU

INVESTING ENOUGH?

REVIEW YOUR RETIREMENT CONTRIBUTIONS

Investing for retirement may not be at the top of your to-do list, but you might want to start thinking about it today. Most people need to contribute more than they think — often a lot more — to cover healthcare costs, leisure activities, and everyday expenses in retirement. The good news? It's never too late to start. And here's how.

HOW MUCH IS ENOUGH?

Many financial professionals often say you'll need at least 80% of your preretirement income — each year in retirement. Based on today's average life expectancy, you may need retirement income for 25 years or more.

Even with Social Security and possible pension benefits from your employer, the majority of your retirement income will likely come from your own savings and investments. It's critical you do as much as you can now to invest in your future.

TAKE ADVANTAGE OF YOUR WORKPLACE RETIREMENT PLAN

One of the smartest and easiest ways to put money aside for the future is to contribute to your workplace retirement plan. Your plan offers three key advantages:

1. **Automatic contributions** — Your contributions are deducted directly from your pay. One less thing you have to do.
2. **Pretax contributions** — Your contributions are deducted from your pay before federal taxes, which reduces your current taxable income.
3. **Tax-deferred growth** — The money in your account can potentially grow free from taxes until you withdraw it. You don't have to pay taxes each year on your contributions or earnings, so you can keep that money in your account to continue compounding.

THE POWER OF STARTING EARLY

Time can be a powerful tool when it comes to investing in your future. The sooner you start investing for retirement, the better your chances of reaching your long-term goals.

MAXIMIZE YOUR MATCH

One of the most important features of your retirement plan is your employer's matching contribution. Archdiocese of St. Paul and Mi provides a matching contribution of 100% on the first 3% that you contribute to the plan. If you are contributing less than 3%, consider increasing your contribution to at least 3% to get the maximum matching contribution.

Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.

KEEP RAISING THE BAR

Many financial professionals recommend saving at least 10% to 15% of your pay for retirement. Begin by contributing enough to receive your employer's matching contribution, if they offer one, then consider gradually raising your contribution amount to 10% or higher. Once you hit one target, move on to the next.

CONTRIBUTE MORE FOR RETIREMENT. AUTOMATICALLY.

Bring on retirement. You can be ready. Transamerica's auto-increase service allows you to make automatic, annual increases to your plan contribution rate. And those small, regular raises? They can make a big difference over time.

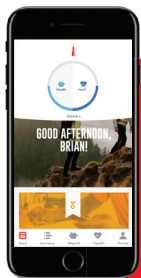
To sign up, click Manage > Contributions. You can opt out of auto increase any time, at transamerica.com/portal/home.

You should evaluate if you should continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

START TODAY

Get information and enroll in your plan at transamerica.com/portal/home, or call 800-755-5801.

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