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Real life. Real goals.

RealSteps>Retirement®

A guide to help you prepare for retirement, step-by-step.

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Check out this box.

Wherever you see this small box in the Resource Guide, you'll find quick tips and helpful reminders to assist you in your retirement planning process.

Real guidance.
Welcome to RealSteps.

First, congratulations! Regardless of what stage you're at with retirement planning, you're paying attention to the topic, and that's essential. We are committed to helping you understand and navigate the realities of retirement.

Retirement planning is a dynamic process that requires ongoing attention at every age and stage, even when you are in retirement. The information, tools, and resources in these pages can help you take action and seeks to help you manage your goals and concerns with clarity and confidence.

We are committed to helping you navigate today's retirement realities with resources and tools to help you plan and save for retirement.

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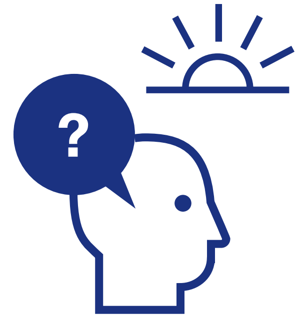


88% of all Americans are worried about maintaining a comfortable standard of living in retirement.[1]

You can position yourself for a successful retirement. This guide will help you through the process.

Real goals.
Start saving. Today.

To put it plainly: you owe it to yourself to plan for retirement. And it's never too early or too late to begin. Even if you're starting small, by making savings a priority, you can feel more prepared as you work towards your retirement goals.

Retirement realities everyone needs to prepare for:

- Having enough savings to create income to pay living expenses without a regular paycheck from work.
- Spending decades in retirement, since people in general are living longer.
- Dealing with medical issues and costs associated with the aging process.
- Finding new routines after leaving the workforce.
- Attempting to protect yourself against risks that could derail your retirement.
- Striving to help ensure you and your family members are prepared, in case of an untimely death, illness, or disability.

[1] Employee Benefit Research Institute, April 2015.

You could spend 20 to 30 years in retirement, as much as 1/3 of your life. Plan for, and save the money you'll need to help cover the basics and potentially more.

Real milestones.
Long-term view.

Planning for retirement happens over time, not in one fell swoop. Review your plans regularly. Make sure they're in sync with what's going on in your life. At every stage, there are options to consider in your planning.

20-30s

- [ ] Participate in an employer-sponsored retirement plan. Take advantage of employer matches.
- [ ] Open an IRA for additional tax-deferred savings, or if an employer-sponsored plan is not available.
- [ ] Use pay raises to increase the contribution to your retirement accounts.
- [ ] Make sure you have an emergency fund. Three to six months of cash reserve is essential.
- [ ] Determine your current expenses by tracking them for one to two months. Can you save more?

30s-40s

- [ ] Max out or increase contributions to your employer-sponsored retirement plan.
- [ ] Make lifestyle changes to save more money. Little adjustments, like skipping the latte, can really add up.
- [ ] Consider opening a Roth or Traditional IRA to save extra money.
- [ ] Reduce debt. Pay off credit cards, starting with the card that charges the highest rate. Consider refinancing your mortgage to a lower term to pay off your home sooner.
- [ ] If you change jobs, consider rolling over your previous retirement account to your new plan.[1]

50s

- [ ] Make catch-up contributions to your retirement accounts.
- [ ] Pay off big debts, like mortgages and credit cards.
- [ ] Review your investments and asset allocation. Make sure they're in line with your risk tolerance and time horizon.[2]
- [ ] Line up appropriate insurance to potentially protect your retirement nest egg from unexpected events.
- [ ] At age 59½, you can begin making withdrawals from your IRA without paying a penalty, but consider waiting if you can.

60s

- [ ] Develop your plan for an income stream, and keep saving!
- [ ] Determine when you may begin receiving Social Security benefits. Consider the impact of timing.
- [ ] If you need extra income, think about ways to keep working in retirement.
- [ ] Go over your will and other critical documents with your attorney. Make sure they reflect your wishes.

70 and up

- [ ] At age 70½, you must begin to withdraw money from your tax-deferred accounts, regardless of your need.

[1] Remember to consider fees, charges, expenses, and investment options. Please consult a tax advisor before rolling over any funds.
[2] Asset allocation does not protect against loss or ensure a profit.

Real income.
Post-paycheck.

As fewer and fewer companies offer pension plans to their employees, most of us need to fund our own "retirement paychecks." Social Security will help, but it likely replaces only a portion of your income. So the goal is to help bridge the gap by saving as much as you can and seeing what's possible from other income sources.

Start by doing a rough estimate of your living expenses in retirement. Figure out whether you have adequate savings and other sources of income, such as Social Security, to help meet those expenses. Basically, expenses fall into three categories:

1. Necessary expenses: food, gas, utilities, taxes, and other items that must be paid
2. Discretionary expenses: nice-to-have things in life that can be more flexible month-to-month
3. Health care expenses: these are hard to predict, but health care costs rose 277% between 1990 and 2013[1]

You can make it work.

Develop a plan for drawing income from your savings so that it can last throughout your retirement.

Consider a strategy that has the potential to provide a reliable or guaranteed income stream to help ensure you can cover necessary expenses.

Consider how you may distribute your savings across different types of investments to attempt to keep pace with inflation.

Don't forget taxes. Withdrawals from 401(k) and IRA accounts may be taxable. Speak with your own tax advisor.

Rule of thumb: you may need 70–80% of the annual income you made just prior to your retirement to meet your needs annually in retirement.

[1] http://www.statisticbrain.com/health-insurance-cost-statistics/

Always pay yourself first.

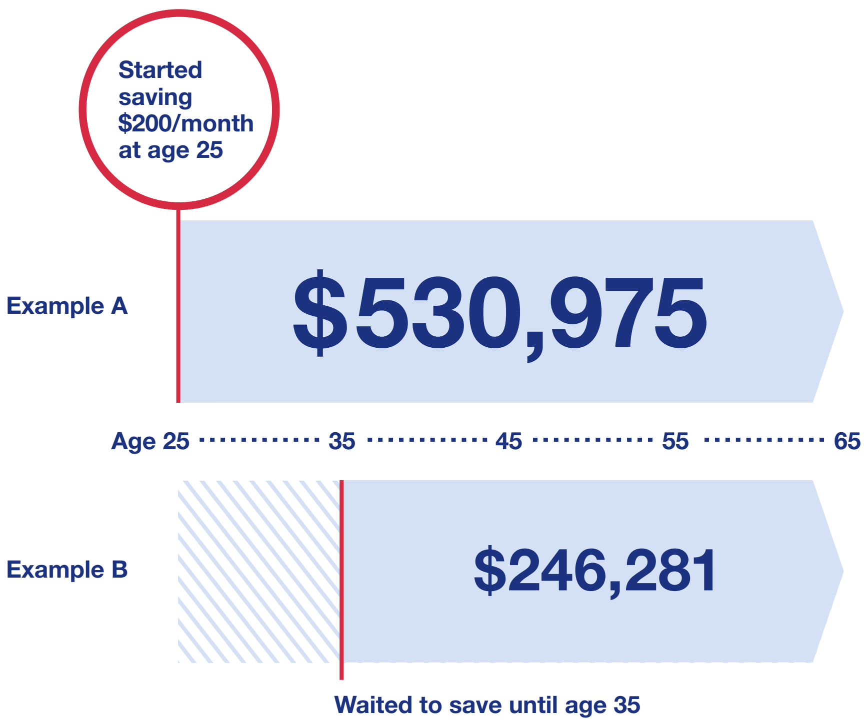
Join your workplace retirement plan. Have pre-tax contributions automatically deducted from your paycheck into your workplace retirement plan. And don't leave money on the table! If your employer offers a matching contribution, consider maximizing your portion.

Boost your savings. Consider setting up an IRA or another personal savings vehicle. If possible, set up your savings program to have automatic transfers.

Try to set aside 10-12% of your gross income each year in retirement savings. Keep increasing the amount you save each year to help keep pace with inflation.

Real growth. Compound interest.

The sooner you start saving, the more money you're likely to have for retirement. If your investments earn interest, this interest can earn more interest, which can earn more interest, and so on. That's why you don't need a big income to save a nest egg that may be appropriate for your retirement lifestyle. You just need to put away a modest amount consistently for as many years as possible.



It's important to start saving early, since compound interest can make a dramatic difference over time. Compound interest is not only calculated on the initial principal of your retirement savings account, but also on the accumulated interest of prior periods.

At left are two examples of individuals who set aside $200 a month, earning an average 7% rate of return. As you can see in example A, the ten-year head start can make a difference to the compounded amount.

The example shown above is for illustrative purposes only and not indicative of any investment. It assumes no withdrawals or fees.

Keep your mix growing.

Increase your retirement savings every year, to help tackle inflation downstream.

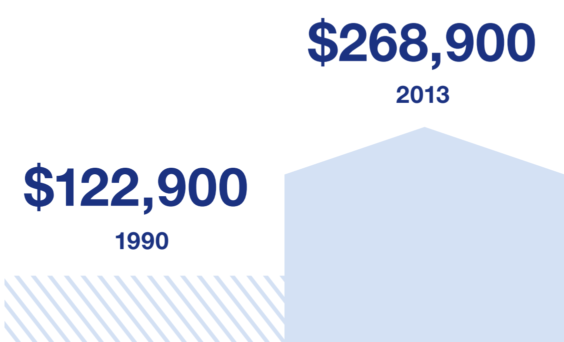
Maintain some assets in investments with the potential for growth even after you retire to help keep pace with long-term income needs and inflation.

Use insurance strategies to help you keep a lid on excessive medical expenses after you retire. You may want to purchase Medicare parts B and D and private supplemental insurance to cover what Medicare part A does not.

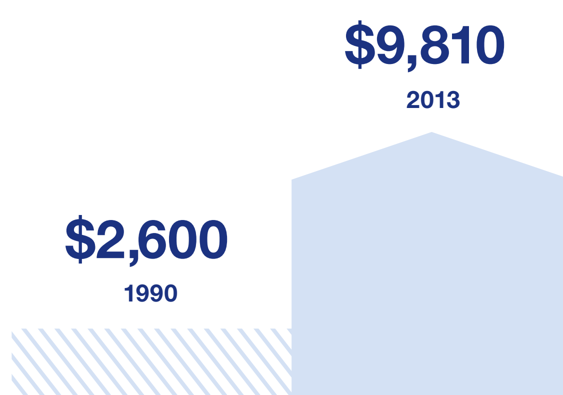
Consider a long-term care insurance policy. This can help protect you against costs like an extended nursing home stay or in-home care, both greater risks as you age. Speak with a licensed insurance professional to learn more.

Real expenses.
Staying on top.

You've probably noticed your cost of living going up over the years. For instance, a loaf of bread that cost 75 cents in 1993 nearly doubled in price to $1.46[1], twenty years later. Housing and health care costs have risen even more sharply. And while you'll have access to Medicare in retirement, it only covers a portion of medical expenses. The good news is that Social Security plans for inflation by having a cost of living adjustment built into it.



Median sales prices of new homes have more than doubled over the last 23 years.[2]

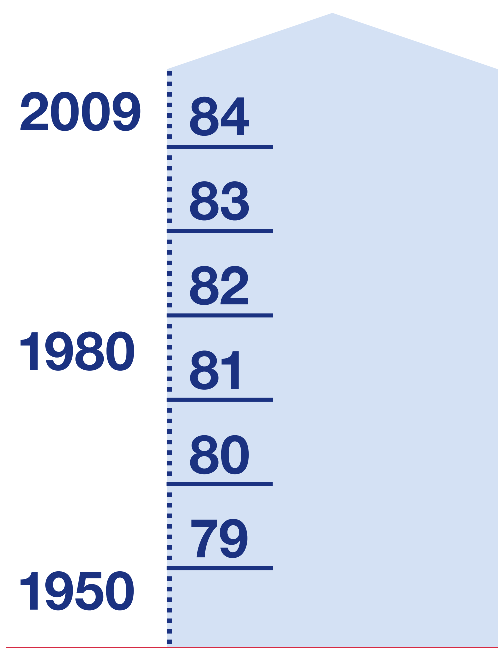


And, 23 years later, annual health care spending is almost three times higher.[3]

[1] U.S. Bureau of Labor Statistics, Consumer Price Index, U.S. city average, white bread per pound.
[2] https://www.census.gov/construction/nrs/pdf/uspriceann.pdf
[3] http://www.statisticbrain.com/health-insurance-cost-statistics/

Real odds.
Living longer.

The idea of living for decades in retirement used to be the exception. Now it's the rule—yet another good reason to keep saving and keep your retirement expectations realistic.



Life expectancy has risen through the decades.

The good news is that life expectancy is on the rise. Men who now reach age 65 live on average until 82.9, women live until 85.5[1], and every couple has a 50% chance of at least one spouse living to 90. Many people live even longer than that. So it makes sense to plan for two-to-three decades in retirement: approximately 1/3 of your life.

Plan for decades.

Trim expenses: Frugality is back in fashion! Use the worksheet on page 16 to track your expenses, and find areas to cut back, if needed.

Catch up contributions: If you're 50-and-over, take advantage of your opportunity to make additional tax-deferred contributions, known as "catch-up contributions", to your workplace savings plans and IRAs.

Delay your retirement: If you can, consider working longer or part-time in order to save more and avoid spending down your retirement nest egg.

Rollovers: Talk with your tax and financial professional about rolling the dollars you have in a past employer's workplace plan into an IRA or your current employer's plan to simplify managing your retirement assets. Keep fees, charges and investment options in mind.*

*A rollover of qualified plan assets into an IRA is not your only option. Before deciding whether to keep an existing plan, or roll assets into an IRA, be sure to consider potential benefits and limitations of all options. These include total fees and expenses, range of investment options available, penalty-free withdrawals, availability of services, protection from creditors, RMD planning, and taxation of employer stock. Discuss rollover options with your tax advisor for tax considerations.

[1] Centers for Disease Control and Prevention, "Mortality in the United States, 2012," October, 2014.

Play it safe.

Maintain an adequate emergency fund (at least three-to-six months of income) to help cover your necessary expenses.

Set up a home equity line of credit to help cover immediate and unexpected needs.

Help protect your financial resources with sufficient insurance. Consider including a long-term care policy.

Real performance.
Changing markets.

Long term, stocks (equities) historically have provided wealth-building potential. Short term is another story! Market drops can deplete retirement accounts, just when you need to tap your savings to help meet expenses. While markets can be volatile, you may help weather market volatility through a diversified portfolio and by taking a long-term view.

S&P 500 Index

Asset allocation is an investment strategy that seeks to balance risk and reward. You determine a mix—the allocation—of stocks, bonds, and cash equivalents that is appropriate for you. It's wise to adjust your allocations periodically, to reflect your changing circumstances.

The graph at left shows the dramatic swings in the S&P 500 Index, between 2001 and 2014. Many people rode out the roller coaster with an asset allocation strategy that helped cushion them from the swings[1]. Remember that asset allocation does not ensure a profit or protect against loss.

[1] Please remember that past performance is not an indication of future results.
Source for chart: Bloomberg. The S&P 500 Index is a broad-based unmanaged index of 500 stocks, which are widely recognized as representative of the equity market in general. It is not possible to invest in an index.

Real timing.
Social Security.

For generations, "full retirement date," as defined by the Social Security Administration, was 65. Now it's 66 and it will continue to rise, eventually to 67. You can choose to begin collecting your benefits at any time during the eight-year window between your 62nd and 70th birthdays. But the earlier you start, the lower your monthly benefits will be.

So give your start date careful thought. Since the odds are you're going to live longer, it may be shrewder to keep working, keep saving, and hold off collecting.

Calculate benefits.

Find Social Security resources, including an estimate of annual benefits available to you at different ages, at www.ssa.gov.

If married, discuss your retirement age with your spouse. You have additional strategies to consider, since each of your choices affects the other.

Wait to collect: Working longer lets you save more and avoid spending down your retirement nest egg. You may also delay your Social Security start date, resulting in a higher monthly benefit.

Take a look at the impact of timing in the chart below. Consider an individual who qualifies for a monthly benefit of $1,000 at the current "full retirement age" of 66.

Benefits fluctuate up or down, based on the age you start. Currently, each year you delay taking Social Security provides an 8% increase to your benefit.

< Age >

62	63	64	65	66	67	68	69	70
–$250	–$200	–$133	–$67	$1,000	+$80	+$160	+$240	+$320

Source for chart: Social Security Administration, 2015
Scenario above is for illustrative purposes only.

Real impact.
Remember taxes.

As you weigh different retirement scenarios, don't forget to factor in taxes. You'll need to pay taxes on withdrawals from tax-deferred investment assets. Depending on your total income, some of your Social Security benefits may also be taxable (see chart below). You may want to adjust your savings and spending plans accordingly. Discuss with a tax advisor to create an appropriate plan.

Be strategic.

Put your money in accounts with different tax treatments. With a Roth IRA, for instance, any potential growth on earnings is tax-deferred and qualified withdrawals are tax-free. Please consult with your tax advisor.

Learn about IRAs. When you retire or change jobs, you may want to consider rolling your 401(k) into an IRA, to continue the tax benefit and simplify management. Be sure to consider investment options and fees before taking action.

Know that required minimum distribution rules kick in at age 70½. The IRS requires you to begin withdrawing money from most types of retirement accounts at age 70½, regardless of your income needs and possible negative tax consequences.

Working in retirement: The impact of taxes on Social Security benefits.

Single Tax Filer	Income under $25,000	Income $25,000 to $34,000	Income more than $34,000
Married Tax Filer[1]	Income under $32,000	Income $32,000 to $44,000	Income more than $44,000
	0% of Social Security benefit subject to tax	50% of Social Security benefit subject to tax	85% of Social Security benefit subject to tax

[1] Combined income is calculated by adding adjusted gross income, nontaxable interest and one-half of Social Security benefits.
Source for chart: Social Security Administration, 2016. Look to a qualified tax advisor for guidance on any tax questions you may have.

Update and prepare.

Review important documents with your attorney once a year and after major life events (like having a baby), to get them up-to-date: wills and titling of assets, health care directives, etc.

Real decisions.
Prepare now.

Planning for what should happen in case of an untimely death, disability or illness can feel like a low priority, but it's wise to prepare for transitions. Consider some simple steps now:

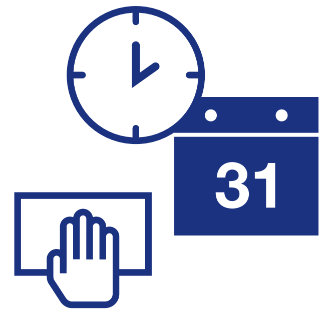
- Create or update necessary legal documents, including your will, health care directives, and powers of attorney.
- Check all of your accounts (savings accounts, retirement plans, IRAs, annuities, and insurance policies) to help make sure the beneficiaries you've listed are current and appropriate.
- Share your will and the location of personal documents and other important information with someone you trust in the case of an emergency.

Glossary of terms

Will: Contains instructions on who will receive your assets and belongings at your death. A will can establish who may handle your finances and property after your death, and who may act as guardian(s) of your minor children.

Health care directive: Provides direction to your family and doctors regarding the type of care you want if you become permanently unconscious or terminally ill and can no longer make your own medical decisions.

Power of attorney: Lets you authorize one or more persons to act on your behalf if you become unable to act on financial, legal, and medical matters.



Remember, time is on your side when you save early and steadily. That's a basic building block of a retirement plan.

Real answers.
Four cornerstones.

The RealSteps approach to retirement planning is built upon these four cornerstones: reliable income, asset growth, asset protection, and legacy. Use this goals checklist as a starting point to creating a retirement plan.

Reliable Income

- [ ] Estimate current monthly expenses as a starting point for your retirement needs.
- [ ] Identify realistic income assumptions from different sources such as Social Security, savings, pension distributions, etc.
- [ ] If necessary, reallocate assets (such as downsizing to a less expensive home) to help boost cash flow.
- [ ] Consider whether you may want to continue to work after you retire.
- [ ] Create a strategy for withdrawing money from your retirement savings that may optimize taxable income.

Asset Growth

- [ ] Pay down debt. Save more and keep it up.
- [ ] Take advantage of any available workplace retirement plans. Consider redirecting bonuses and pay increases to boost retirement savings.
- [ ] Consider an automatic savings or investment strategy.
- [ ] Consider making catch-up contributions to your qualified savings plans after age 50.
- [ ] Determine an appropriate level of risk and return for your retirement assets. Assess any changes needed as you move into retirement.

Asset Protection

- [ ] Establish an emergency fund to cover three to six months of expenses.
- [ ] Review all of your insurance coverages (life, disability, auto, home, long-term care) to attempt to protect your income and savings from unforeseen events.
- [ ] Consider the potential impact of health care expenses in retirement (Medicare and Medigap premiums, prescription drug costs, vision, etc.).
- [ ] Consider the potential impact a financial emergency, such as a serious health issue, could have on your retirement plan.

Legacy

- [ ] Work with your attorney to create a will, or make sure your current will is up-to-date. For more complex personal or financial situations, consider a revocable trust.
- [ ] Review how you've titled assets and beneficiary designations on savings accounts, IRAs, qualified retirement plans, life insurance, etc.
- [ ] Develop a health care directive to let your family and doctors know your medical wishes.
- [ ] Designate a power-of-attorney to act on your behalf in financial and legal matters if you are unable to.

All investments carry some level of risk, including the potential loss of principal invested. They do not typically grow at an even rate of return and may experience negative growth. Before investing or implementing a plan, please consider discussing with a financial professional and when appropriate, your own tax or legal advisor.

Real resources.
Right here.

We have resources you need to work toward your retirement goals. Contact a financial professional to discuss:

- Your retirement goals
- Traditional and Roth IRAs
- Setting up 401(k) and 403(b) rollovers
- Converting to Roth IRAs
- Investment options
- Financial planning

Get started.

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visit usbank.com/retirement ▸

Our online retirement calculator makes it easy to see the advantages that saving a few more dollars or delaying retirement by a few years can make. Access it today at usbank.com/retirement.

Real budgeting.
Expense worksheet.

Listing your current monthly expenses gives you a base for knowing what your needs will be in retirement. Keep it real by being as accurate as possible.

Necessary expenses are the bedrock of your plan. You have to be able to cover your expenses (food, clothing, shelter, health care and taxes) with reliable income. With discretionary expenses, you can cut back.

Necessary Expenses	Monthly $
Housing (mortgage, condo fees, rent, maintenance)	
Food (at home)	
Utilities (electric, gas, phone, cable)	
Taxes (real estate, income taxes)	
Loans (car, credit card, etc.)	
Insurance (home, life, auto, long-term care)	
Transportation (gas, maintenance, public transit, parking)	
Health care (insurance, co-pays, drugs, medical supplies, dental, vision)	
Other	
Other	
Total	$

Discretionary Expenses	Monthly $
Entertainment (movies, restaurants, theater, sports events)	
Travel / Vacations	
Charitable contributions	
Personal care (clothing, salon, gym, etc.)	
Other	
Other	
Total	$

Use this worksheet to estimate how much you may need to save. Or, access our online retirement calculator at usbank.com/retirement.

Real numbers.
Savings worksheet.

This retirement savings worksheet can assist you in estimating the total savings you may need to cover your expenses in retirement.

A. **Enter your current annual household income** in Box A.

A. [ ]

(As an example: $50,000)

B. Review Table 1 and select the number of years until your retirement. Next, select the percentage you estimate that your annual income will increase and find the factor associated with these two numbers. **Multiply Box A by this factor** and write your answer in Box B. If no increase is expected, then Box A and B will be the same.

B. [ ]

Your projected annual salary just prior to retirement.
($50,000 x 3.95 = $197,500)

C. Typically retirees spend 70–80% of pre-retirement income to maintain their standard of living. **Multiply Box B by 0.75** and write the answer in Box C.

C. [ ]

Estimated income you will need annually during your retirement to maintain your current standard of living.
($197,500 x 0.75 = $148,125)

D. Review Table 2 and select how many years you anticipate living in retirement. Next choose the percentage that best reflects your anticipated return on investments during retirement. **Multiply this factor by Box C** and write the answer in Box D.

D. [ ]

Estimated total amount you will need to fund your retirement.
($148,125 x 11.4699 = $1,698,979)

E. Typically, Social Security benefits fund 30–40% of retirement income. The other 60–70% of income will need to come from retirement savings. **Multiply Box D by 0.60*** and write the answer in Box E.

*You may want to calculate your total using different assumptions and compare the results.

E. [ ]

Estimated total amount you may need to fund your retirement income (does not include Social Security benefit).
($1,698,979 x 0.60 = $1,019,387)

Table 1

Years to retirement	Anticipated increase in income, annually		
	2%	**4%**	**6%**
5	1.11	1.22	1.34
10	1.22	1.48	1.79
15	1.35	1.80	2.40
20	1.49	2.19	3.21
25	1.64	2.67	4.29
30	1.81	3.24	5.74
35	2.00	3.95	7.69
40	2.21	4.80	10.29
45	2.44	5.84	13.77

The Department of Labor assumes an income growth rate of **3.80%** as of 2013. To base your growth factor on approximately this rate, choose a factor in the 4% column.

Table 2

Years in retirement	Anticipated return on investments during retirement			
	4%	**6%**	**8%**	**10%**
15	8.1109	7.3601	6.7101	6.1446
20	13.5903	11.4699	9.8181	8.5136
25	15.6221	12.7834	10.6748	9.0770
30	17.2920	13.7648	11.2578	9.4269

Experts say that a man who is 65 years old today has a life expectancy of 18 years, while a woman of the same age can expect to live about 20 more years. These averages are expected to increase.

Source: Personal Financial Planning Theory and Practice 6th Edition

RealSteps>® resources help you take steps toward strengthening your financial confidence. From saving for education to retirement and legacy planning—our tools provide real insight at every life stage.

RealSteps>®
Real life. Real goals.

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