

MAKE THE MOST OF YOUR RETIREMENT SAVINGS

You'll need to set different goals to maximize your retirement benefits depending on your age and life circumstances. The good news: There are things you can do at any life stage to make the most of your savings.



Contribute as Much as You Can

Aim to contribute at least the amount your employer will match. If you are financially able, strive to contribute as much as the maximum annual limit.



Maximize Catch-Up Contributions

Starting at age 50 you can begin making additional contributions beyond retirement plan maximum annual limits.



Automate Contributions

If your plan allows, auto-increase your contributions annually so you won't have to make or remember those decisions.



Review Your Allocations

Review investments every year to see if your funds are achieving your growth goals and still match your risk tolerance. A retirement professional can help choose a broad mix of investments that suit your savings goals.



Invest in Target Date Funds

Consider investing in funds that adjust their portfolios over time and move your money into safer investments as your retirement date nears.



Contribute as Early as You Can

Because retirement savings plans use compounding interest, the earlier you start saving and investing, the more time your investment's value has to grow based on its earnings.

