

# 2014 The Year of “Retirement Readiness”

The start of a new year is the perfect time to help employees get the most from the retirement benefits you provide.

Consider holding an education meeting to encourage enrollment, and **share these tips with employees**

so they can take the necessary steps to maximize everything your plan has to offer:

## Increase Your Deferral Rate.



Shoot for as close to the maximum as you can.

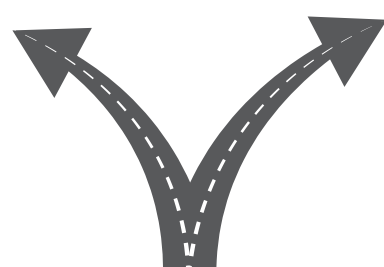
## Review your 401(k)'s asset allocation.

Make sure it aligns with your **financial goals** and risk profile.



## Diversify.

Remember: Your financial goals and risk profile **change over time.**



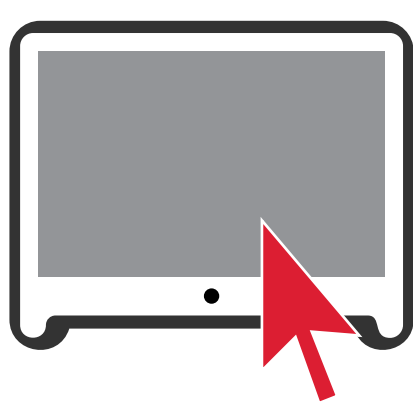
**Consider professional advice** from a financial advisor or **automated solution.**



**Make a list of retirement goals and needs.** Don't forget **healthcare expenses.**



**Use online analysis tools** to determine if you're **saving enough to meet your goals.**



**Use your plan's auto-escalation feature** to help build retirement savings **faster.**



**Take advantage of the plan match.** Make sure you're **meeting** contribution requirements.



**Capitalize on catch-up contributions** if you're **over age 50.**



## Planning: The key to a comfortable retirement

Participating in an employer's plan is an important first step toward retirement readiness. By sharing these tips, you can help increase plan participation — and greater appreciation for your company's investment in high-value benefits like a retirement plan.



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