

# Reaching Your Retirement Goal

*A hiker wearing a knapsack walks on a winding path. On the horizon ahead of him, points and staggered lines appear, simulating the peaks and valleys of a chart. The chart lines turn into a mountain landscape.* **Narrator:** “Reaching your retirement goal will take time. It’s smart to check your progress along the way. If a projection shows you may fall short, don’t be discouraged. Instead, take action.”

*Bars representing contribution percentages appear and gradually grow, stopping when they reach 4%, 6%, 8%, 10%, 12%, and 15%.* **Narrator:** “Increasing your contribution percentage can help. The more you contribute to your retirement plan and other savings and investment accounts, the more likely you’ll reach your retirement goal.”

*A couple of pages are torn off a calendar.* **Narrator:** “Another thing you could do is add a year or two to your projected retirement date. Working even a short time longer can make a real difference in your retirement savings.”

*A family walks out of their house and stands together. The children grow, and eventually graduation caps are placed on their heads. The scene changes to show the parents standing next to a smaller house, this one with a palm tree next to it, representing their retirement home.* **Narrator:** “Think about how much of your income you’ll need to replace in retirement. While the rule of thumb is about 80% of your preretirement income, your situation could be different.”

*Symbols labeled Salary Increases, Other Investments, and Your Savings appear on the screen.* **Narrator:** “Also, make sure you account for potential salary increases and other investments and savings you may have.”

*A trail map unfolds that shows highlighted paths leading to signposts labeled Conservative, Moderate, and Aggressive.* **Narrator:** “Or, if you still have a long way to go before retirement, taking a more aggressive investment path may be an option for you to consider.”

*As he is climbing a mountain, the hiker comes to a crevasse. He jumps over it and continues upward.* **Narrator:** “Investors with a long investment time frame typically can invest more aggressively since there’s more time for them to recover from short-term market slumps.”

*The hiker passes some trees and reaches the top of the mountain, where he plants a flag that says, Goal.* **Narrator:** “Taking more investment risk can potentially result in higher long-term returns. Before taking action, however, be sure to consult with a professional who can help you determine an appropriate investment strategy for your personal situation.”

*Upon the conclusion of the narration, the final screen appears, which says, It’s your future. Start planning today.* **Narrator:** “Making some simple changes could help you reach your goal.”

© 2021 SS&C. Reproduction in whole or in part prohibited, except by permission. All rights reserved.