



Don't act your age, invest it

Your age plays a big role in how you plan for retirement and beyond. Here's why:

Generation Y

Born 1982-2002

You have some time before retirement. This means more time to recover from market downturns. So you may be able to tolerate a higher degree of market risk. More time also allows you to enjoy the power of compounding. That means the longer your money is invested, the more of an opportunity it has to add up over time. So consider enrolling in a plan and start investing as soon as possible.

Generation X

Born 1965-1981

The realities of life are sinking in. It may be time to focus on saving for retirement. You may benefit from more aggressive investment approaches. This gives you the chance for growth potential, because you likely have time for a recovery, should a downturn occur.

Boomers

Born 1946-1964

Retirement is a very real concept for you. Consider saving as much as possible and beginning to shift your investment strategy into one that will help preserve your capital. In the event of a market downturn, there may be little time to enjoy a recovery.

Silent Generation

Born 1925-1945

Consider developing an investment strategy that will help manage market risk and a distribution strategy that will help preserve your savings for as long as you need it.

How you plan for retirement should change with each significant event in your life.

- **Marriage**—Two incomes make it easier to invest for the future. Consider increasing your contribution level.
- **Family additions**—Adding another person to your household could strain your finances. That's another reason to secure your financial future. Consider increasing your contributions.
- **Salary increase or promotion**—Resist the urge to splurge. Consider investing in your future by saving more.
- **Job changes**—Consider simplifying investment management by consolidating retirement accounts into your new employer's plan. You may even save on fees.
- **Divorce or death of a spouse**—The investment objectives you had as a couple may not work for you now. You may need a change in strategy.
- **Length of retirement**—Life expectancies are longer than ever. Try to ensure some of your investments will outpace the rate of inflation. Otherwise, the money you save today may not buy the things you'll want or need tomorrow.

Learn how to invest for your stage in life at www.PreparewithPru.com.

Consider taking action today:

Log in to your UFCW Local 1776 & Participating Employers Retirement & Savings Plan account at:

www.prudential.com/online/retirement

By phone: **877-PRU-2100 (877-778-2100)**



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