



## EDUCATE & EMPOWER

## DO YOU HAVE A **RETIREMENT DREAM?**

LET US HELP YOU MAKE IT COME TRUE

At ValuTeachers, we can help you understand your retirement savings options by starting with the fundamentals



Introduce the structure of your state pension program and the shortfall you may have for your retirement



annuities available through your retirement plan can supplement your state pension



Calculate a retirement income gap based on your income goals at retirement



Determine the right amount to save for you to make your retirement dreams come true

This simple yet informative process will empower you to make informed decisions about your future. Our goal is to create a better financial future for every person through tailored solutions and then deliver on those commitments when you are ready for retirement.

Only 17%



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Annuities have withdrawal charges that are assessed during the early years of the contract if the annuity is surrendered. In addition, withdrawals prior to age 59  $\frac{1}{12}$  may be subject to a 10% Federal Tax Penalty. This is not a solicitation of any specific annuity contract.

\* 2018 EBRI/Greenwald Retirement Confidence Survy

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