



Planning makes a difference.

5 reasons why you should work with a financial professional to create a retirement plan:

- 1 **Focus** goals in retirement and how you will pay for them.
- 2 **Address** your concerns and expectations for retirement.
- 3 **Identify** things that could pose a threat to your retirement and manage them.
- 4 **Feel** more educated, confident and in control of your financial future.
- 5 **To help you navigate** the complexity of financially moving into retirement.

Find out now if you can achieve your retirement goals.

Do you want to have fun in retirement? Planning can make the difference and it doesn't have to be difficult.

Working with a financial professional that understands your retirement goals can help you create a plan to make the most of your money - now and in retirement.



The MoneyGuide Difference

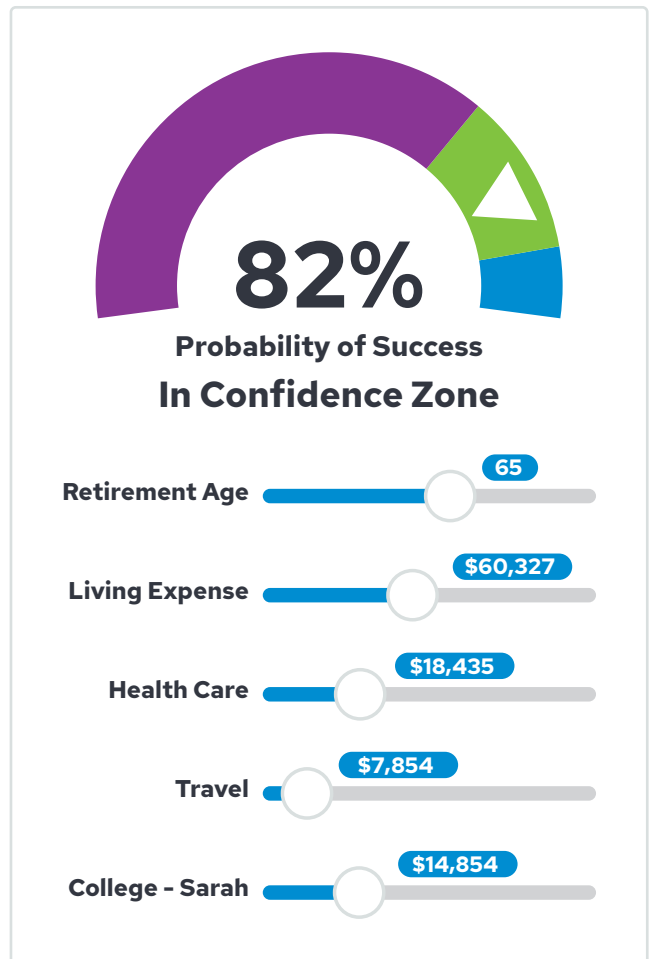
MoneyGuide is designed to help financial professionals focus on your retirement goals to create a customized plan. It's easy to use, allows you to make changes to your plan and immediately see the impact.

What Does it Mean for You?

Financial planning is about more than assets, investments and net worth. It's about what you want to do with your money and why. It's about identifying your concerns, expectations and goals – it's about how you feel and what you want.

MoneyGuide helps address common fears and concerns such as health care costs, outliving your money and the best time to file for Social Security benefits. The confidence meter helps you gauge how likely you are to reach your goals and whether you are on track instead of focusing on headlines.

Learn more about how financial planning with MoneyGuide can help you by talking to your financial professional today.



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