

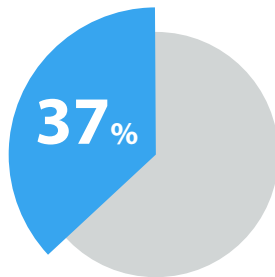
# Retirement



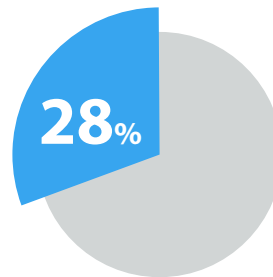
Discussions about retirement goals can open the door to many other subjects. **Writing down your wishes for retirement**, ensure that your retirement savings plan investments are properly allocated to reflect your long-term goals and risk appetite.

Review your retirement plans, **including projected income and expenses**, and help you make any necessary adjustment. Consider possible additional sources of retirement income, such as working in retirement. Predicting your social security options and discuss options such as working longer or part time, or adjusting your expectations.

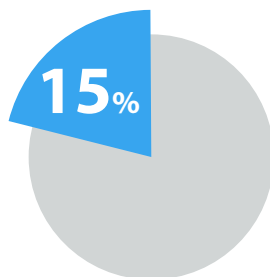
## STATICS



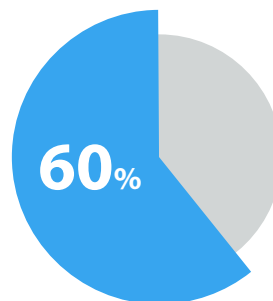
**Savers on target to meet 95% of their retirement expenses**



**Must correct saving shortfalls or face significant retirement lifestyle changes**



**Fidelity's suggested total saving rate, including employer contributions**



**Savers with appropriate asset allocation for retirement savings**