Prudential

Are you saving enough?

Prudential Retirement

Did you know...

There's a **45%** probability that at least one member of a healthy 65-year-old couple will live to age **90**.

Source: Based on mortality data from the Society of Actuaries Retirement Participant 2000 Table.

Enrolling in a tax-deferred retirement plan is a great first step toward reaching your retirement goals. But how do you know how much you'll need? Or how much to regularly save?

Thanks to healthier lifestyles and medical advances, we're living longer than ever. But that means our retirements can be longer than ever. And more expensive.

Many financial analysts estimate you'll need about 80% of your current annual income to maintain your lifestyle in retirement. And remember, that retirement could well last 30 years, or more.

Are you saving enough? Prudential's Retirement Income Calculator (**www.prudential.com/online/retirement**) can help you find out.

By answering just a few questions about the type of retirement you envision and your current savings strategy, this interactive tool will estimate how much you'll need to save, and whether you are on track to reach that amount. If you have a shortfall, the Retirement Income Calculator can also provide tips and testimonials to help fill in the gaps.

Increasing your contribution by even a little now can have a significant impact later. Consider Mary:

Mary, 40, contributes about **$1,600** a year (4%) of her annual $40,000 salary to her retirement plan. According to Prudential's Retirement Income Calculator, when Mary retires at age 65 she can expect her retirement account to provide about **$830** a month. But:

- If Mary increases her contribution by just **$35** a month, her expected retirement income increases to **$930** a month.*
- If Mary increases her contribution by just **$70** a month, her expected retirement income increases to about **$1,025** a month.*
- And if Mary increases her contribution by just **$100** a month, her expected retirement income increases to about **$1,125** a month.*

* Based on an average 6% return, compounded annually. Compounding concept is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. Expected length of retirement: 25 years. No taxes are considered in the calculations; generally withdrawals are taxable at ordinary rates. It is possible to lose money by investing in securities. Amounts withdrawn are subject to income taxes. Withdrawals from some employer plans may also be subject to a 10% federal income tax penalty if taken before age 59½. Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

(Continued on back....)

Prudential

Education and information— when you need it!

Visit Prudential's Retirement Education and Planning (PREP) website at **www.prudential.com/prep,** where you'll find powerful interactive tools and a wealth of educational materials to help keep you on the path to retirement.

You can also visit **www.prudential.com/online/retirement** or call a Prudential Retirement® representative toll-free at **1-877-PRU-2100** for more information.

At minimum, you should contribute enough to qualify for your plan's full matching contribution, if offered.

Of course, contributing even more than this minimum is better.

Waiting even a few years now before increasing your contributions can have a big impact on how much you can accumulate for tomorrow. To see just how big an impact, try a few "what if" scenarios on our "Don't Delay" calculator (**www.prudential.com/prep/delay**).

Saving for retirement is a **smart financial move**. Saving as much as you can comfortably afford is even smarter.

Remember, you could be retired for 30 or more years. Increasing your contributions by even a little now can have a big impact tomorrow.

The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. It is possible to lose money by investing in securities.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company, Hartford, CT, or its affiliates.

Prudential Retirement representatives are registered representatives of Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

0199991-00001-00
04/2011
RSAL098