Review your retirement savings progress **–regularly**

Did you know...

The average life expectancy in 1900 was **47.5** years. Today it's nearly **78** years, and rising.

Source: "Life Expectancy at Birth," Table 26, Center for Disease Control, 2010 (www.cdc.gov/nchs/fastats/lifexpec.ht)

Does your future include a sound and a secure retirement? If so, what better time than right now to check that you're on track to reach that goal?

Everyone's retirement is different. But they all have at least one thing in common: The need for reliable lifetime income. How much income you will need depends on a host of factors, including long you expect to be retired, and how much time you have to save for that goal. But what better time than now to begin to build a pre-retirement income plan? Here are some simple steps to get you started:

1) Ensure that you're saving enough

How much should you be saving? There are probably as many different answers to that as there are unique visions of retirement. But Prudential's Retirement Income Calculator can help (**www.prudential.com/online/retirement**). By answering only a few questions about what your retirement will look like, this powerful retirement planning tool can tell you how much you need to save, and—based on what you've saved already—whether you're on track to meet that goal. Furthermore, if you're not, you'll find a wealth of information and tips on the site to help you close the gap.

2) Check your asset allocation

Don't be put off by the term "asset allocation." You probably know the concept better as, "Don't put all your eggs in one basket." It simply refers to your investment mix of stocks and bonds. Over time, this mix can become unbalanced due to market fluctuations. So now is a great time to check your account to see if it needs to be rebalanced (by adding more money to the asset that's under-weighted).

Keep in mind that application of asset allocation and diversification concepts does not ensure a profit or protect against loss. **It is possible to lose money by investing in securities**.

3) Consolidate your account

Over time, many of us change jobs. And that means many of us open—and manage —many retirement accounts. If this sounds like you, consider consolidating those accounts into one. Not only will you benefit from the simplicity of having one statement, but you'll also be able to see at a glance how many "eggs" you have in how many "baskets" (that is, how well your investments are diversified). Remember to check with your current provider as rollover assets may be assessed fees or other surrender charges.

Why not make a commitment to regularly check that your retirement planning is on track?

- Start by seeing that you're saving enough to reach your goal.
- Check that your investment mix is still balanced.
- And if you have several retirement accounts, consider simplifying life by rolling them.

Education and information—when you need it!

Visit the Prudential Retirement Education & 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.

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