

Building a Retirement Strategy –completely

Did you know...

In **2011**, more than **7,000** baby boomers will turn **65** years old every single day? And that they are expected to live until at least age

85?* If this is you, are you ready to retire or do you plan to keep working? Either way, now is a good time to take inventory of your retirement plan, Social Security and personal savings so that when you are ready to retire, you can!

* Source: www.aarp.org

Contributing to your retirement plan is a smart way to help realize a secure retirement. But remember, your plan is one of several retirement income sources you should consider.

In addition to your retirement plan, many of us also can count on Social Security, personal savings and a pension. However, most people will see additional savings from a contribution-type plan. Combined, these income sources can be the foundation of a comprehensive retirement income plan.

Retirement Plan

The responsibility for funding retirement is increasingly falling to each of us. At minimum, you should contribute enough to qualify for the complete employer match, if offered. One way to gauge if you're saving enough is Prudential's Retirement Income Calculator or RIC (www.prudential.com/online/retirement). This powerful planning tool can help determine if you'll have an income gap. If you do, you'll find tips and testimonials on the site to help. The calculations are based on your specific situation, and can factor in for outside resources and Social Security.

How Social Security Works

With increases in average life expectancy, lifetime Social Security benefits are taking on ever more importance. However, to make the most of your benefit requires understanding some of the rules. The Social Security Administration has established what it calls your "Full Retirement Age," a sliding scale that varies according to when you were born. Benefits are generally available as early as age 62. But the longer you wait (up to age 70), the greater those lifetime benefits will be.

Benefits are reduced about one half of 1% for each month you start your Social Security before your Full Retirement Age. For example, if your Full Retirement Age is 66 years and 6 months and you sign up for Social Security when you are 62, you would only get 75% of your full benefit.

Personal Savings

Personal savings are an important component of a comprehensive retirement income strategy. That's why, if you've maxed out contributing to a retirement plan, you might consider adding money to an Individual Retirement Account (IRA). Like a Retirement plan, IRAs have the potential to grow tax-deferred. And, depending on the type of IRA, withdrawals can potentially be taken tax-free.

Qualifying for Social Security

Birth year	Full retirement age
Before 1938	65
1938 - 1959	Between 65 and 67*
1960 or later	67

* The full retirement ages for this group changes based on the specific year of birth. For more information, please visit the Social Security Administration at www.ssa.gov.

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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