

# Retirement Planning Center

If you're 18 or 60, have been working for years or just getting started, there are steps you can take to plan for your retirement...starting today!



**W**hether your retirement is decades away or right around the corner, the more time you spend thinking through the issues you will face, and preparing for them, the better you will be able to respond to life's curve balls. You'll also be better positioned to retire as you'd envisioned, on your own terms. The **Union Plus Retirement Planning Center Web site** at [www.UnionPlusRetirement.org](http://www.UnionPlusRetirement.org) will help you figure out the answers.



## RETIREMENT GOALS

- Complete the Retirement Roadmap and Retirement Goals Worksheet
- Where will I live?
- What do I want to do in retirement?

## MAKING IT LAST

- Where am I now?
- Use budget saving calculators
- Learn to save more money

## MONEY FOR RETIREMENT

- What will my income be after I retire?
- Which savings or income source will be the largest?
- Which savings should be used first?

## PROTECTING YOUR FAMILY

- Do I have a will?
- Have I appointed trustees and guardians for my children?
- Do I have a durable power of attorney?
- Do I have a list of all my important papers and their locations?



Take the first step: Complete Your Retirement Road Map and receive your action plan by visiting:

# UnionPlusRetirement.org