REGIONS NEXT STEP

SAVING FOR **RETIREMENT**

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REGIONS NEXT STEP

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EQUAL HOUSING LENDER MEMBER FDIC

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AGENDA

TODAY WE WILL FOCUS ON THESE BIG QUESTIONS . . .

1. Why is it important to save for the future?
2. How much should I be saving for the future and when should I start?
3. How do I develop a savings plan for my future retirement?

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THE TIME TO START IS…

NOW

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INFLATION

TAX INCENTIVES

TIME-VALUE OF SAVINGS

WHY

SAVE NOW?

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WHAT IF?

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SOUNDS GOOD, BUT…

ME?

SAVE?

REALLY?

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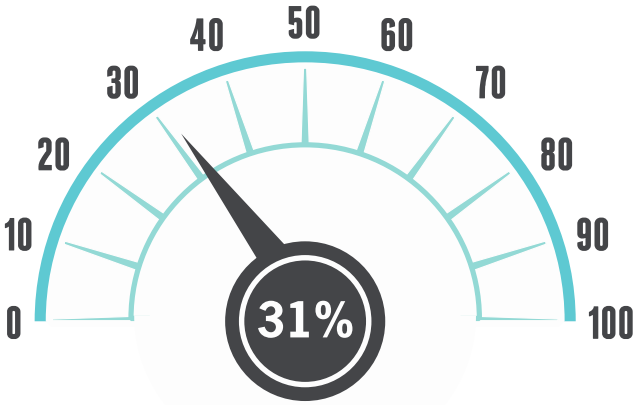
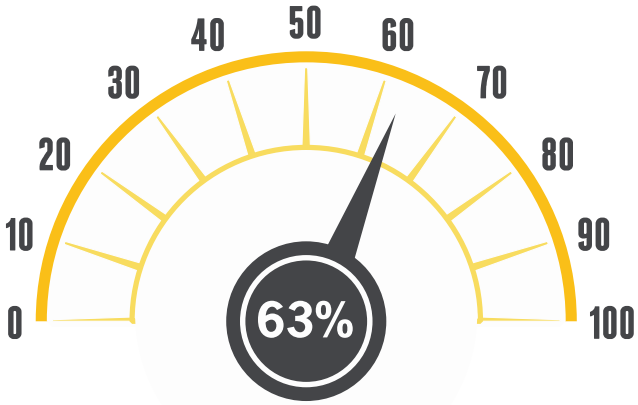
TODAY'S CONSUMER



PLAN FOR FINANCES



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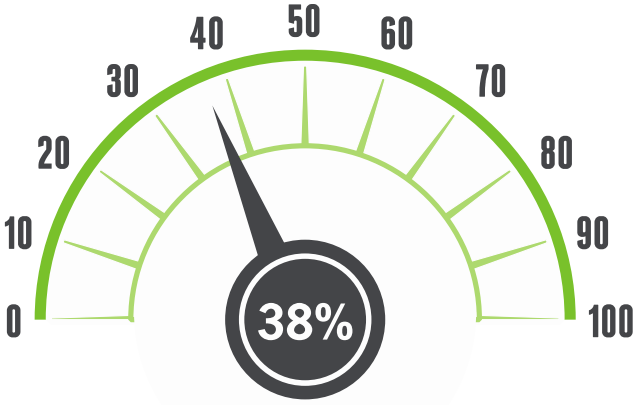
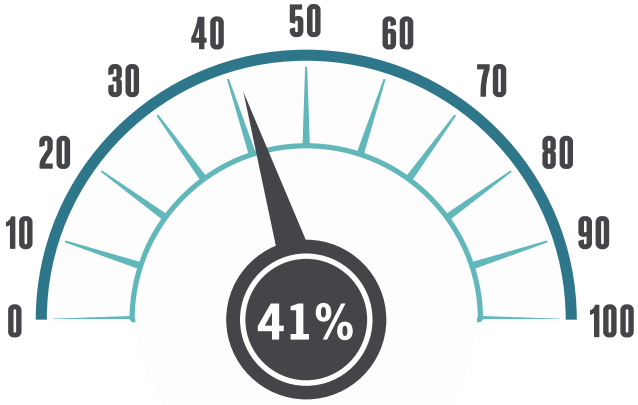


PAYCHECK TO PAYCHECK



FEEL BEHIND

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HOW IMPORTANT IS SAVING?

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SHORT-TERM GOALS

- Pay off credit card debt
- Start a savings plan
- Set aside cash for emergency funds
- Acquire life or disability insurance

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MEDIUM-TERM GOALS

- Start college savings
- Diversify your investments
- Contribute maximum to 401(k) and IRA

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LONG-TERM GOALS

- Purchase retirement property
- Setting retirement age
- Maintain pre-retirement standard of living

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NAME THAT SAVINGS PRODUCT

MONEY MARKET ACCOUNT

CERTIFICATE OF DEPOSIT

STATEMENT SAVINGS ACCOUNT

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INVESTMENT IS A LONG-TERM SAVINGS OPTION FOR FUTURE INCOME OR FINANCIAL BENEFITS

How do investments earn money?

- Sell for more than you paid
- Receive dividends and interest earnings

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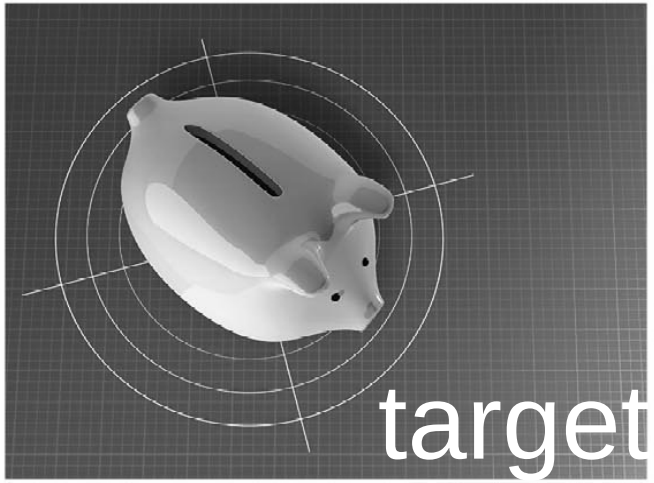

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NAME THAT INVESTMENT PRODUCT

RETIREMENT INVESTMENTS

MUTUAL FUNDS

U.S. TREASURY SECURITIES

STOCKS

SAVINGS BONDS

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SAVING FOR RETIREMENT

START SAVING FOR RETIREMENT AS SOON AS POSSIBLE

TRY TO REDUCE OR ELIMINATE DEBT

CUT BACK ON UNNECESSARY EXPENSES

PAY OFF YOUR CREDIT CARD BALANCES AND OTHER LOANS

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LONG-TERM GOALS

In an **Individual Retirement Account (IRA)** you deposit money into an account yourself

A **401(k) plan** is a retirement savings plan established by an employer

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LIFE STAGES

YOUNG ADULT	FAMILY/ CAREER	MATURE	RETIRED
JUST GETTING STARTED	GROWING STRONG	MATURE	TRANSITION/ ENJOY

TYPICAL NEEDS

- Establish a household or purchase a home
- Establish credit responsibly
- Buy a car

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LIFE STAGES

YOUNG ADULT	FAMILY/ CAREER	MATURE	RETIRED
JUST GETTING STARTED	GROWING STRONG	MATURE	TRANSITION/ ENJOY

TYPICAL NEEDS

- Purchase a first or replacement home
- Save for college
- Establish a retirement plan
- Save for a family dream vacation

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LIFE STAGES

YOUNG ADULT

JUST GETTING STARTED

FAMILY/ CAREER

GROWING STRONG

MATURE

MATURE

RETIRED

TRANSITION/ ENJOY

TYPICAL NEEDS

- Pay off mortgage
- Grow retirement savings
- Assist with child's education, first home, or wedding
- Review retirement plan

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LIFE STAGES

YOUNG ADULT	FAMILY/ CAREER	MATURE	RETIRED
JUST GETTING STARTED	GROWING STRONG	MATURE	TRANSITION/ ENJOY

TYPICAL NEEDS

- Protect your current standard of living
- Keeping pace with inflation
- Enhance your lifestyle

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DEVELOPING A RETIREMENT **SAVINGS PLAN**

SET REALISTIC GOALS

IDENTIFY RETIREMENT INCOME NEEDS

DETERMINE HOW MUCH YOU NEED TO SAVE

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RETIREMENT SAVINGS PLAN

DECISION FACTORS

1. How much money do you want to accumulate over a certain period of time?
2. How long can you leave your money invested?
3. How do you feel about risking your money?

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RETIREMENT SAVINGS PLAN

ACTION PLAN

1. What will I do now to save toward my goals?
2. What will I do by the end of the month to save toward my goals?
3. What will I do by the end of the year to save toward my goals?

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SAVINGS TOOLS

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CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH:

- A deeper understanding of the importance of saving for the future
- Knowledge of how much you should be saving
- Advice on when you should start saving
- Tools and resources to help you develop a savings plan for your future retirement

Thank you.

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LEARN MORE ABOUT

MEETING YOUR FINANCIAL GOALS

1 **Make an appointment with a Regions banker:**

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click "Make an Appointment"
- Visit any Regions branch

2 **Visit the Next Step Financial Learning Center for free, online interactive videos:** Regions.com/learn

3 **Use our online resources including articles, videos, and calculators:** Regions.com/nextstep

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