SAVING FOR RETIREMENT

FINANCIAL FUNDAMENTALS
This information is provided for educational and general marketing purposes only and should not be construed as a recommendation or suggestion as to the advisability of acquiring, holding or disposing of a particular investment, nor should it be construed as a suggestion or indication that the particular investment or investment course of action described herein is appropriate for any specific retirement investor. In providing this communication, Regions is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

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SAVING FOR RETIREMENT

[Add your name and title here]

40 Minutes
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
why save now?

- inflation
- tax incentives
- time-value of savings
sounds good, but...

me?

SAVE?

really?
TODAY’S CONSUMER

Plan for Finances

Emergency Fund

Paycheck to Paycheck

Feel Behind

31%

63%

38%

41%
how important is saving?
Set Financial Goals

Short-Term Goals

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

Medium-Term Goals

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

Long-Term Goals

- Purchase retirement property
- Setting retirement age
- Maintain pre-retirement standard of living
NAME THAT SAVINGS PRODUCT

CERTIFICATE OF DEPOSIT

STATEMENT SAVINGS ACCOUNT

MONEY MARKET ACCOUNT
Investment is a long-term savings option for future income or financial benefits.

**Investing**

**How do investments earn money?**

- Sell for more than you paid
- Receive dividends and interest earnings
NAME THAT INVESTMENT PRODUCT

MUTUAL FUNDS

U.S. TREASURY SECURITIES

STOCKS

SAVINGS BONDS
SAVING FOR RETIREMENT

1. START SAVING FOR RETIREMENT AS SOON AS POSSIBLE
2. TRY TO REDUCE OR ELIMINATE DEBT
3. CUT BACK ON UNNECESSARY EXPENSES
4. PAY OFF YOUR CREDIT CARD BALANCES AND OTHER LOANS
Long-Term Goals | Saving for retirement

- 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
TYPICAL NEEDS

- Establish a household or purchase a home
- Establish credit
- Buy a car
TYPICAL NEEDS

▲ Purchase a first or replacement home
▲ Family vacations
▲ Save for college
▲ Establish retirement plan
TYPICAL NEEDS

▲ Pay off mortgage
▲ Grow retirement
▲ Assist with child’s first home or wedding
TYPICAL NEEDS

▲ Turn retirement savings and pension into income

▲ Manage savings so it lasts

▲ Estate planning
DEVELOPING A RETIREMENT SAVINGS PLAN

SET REALISTIC GOALS

IDENTIFY RETIREMENT INCOME NEEDS

DETERMINE HOW MUCH YOU NEED TO SAVE
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?
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?
WHAT CAN YOU DO?
savings tools
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.
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 Regions Financial Learning Center for free, online interactive videos: Regions.com/learn

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