

SAVE NOW. ENJOY LATER.

Even small savings can add up to big returns. Save now to ensure you have what you need when you're ready to retire.



NATIONAL SAVE FOR RETIREMENT WEEK IS OCTOBER 21 – 27, 2018

Why save for retirement?

The reality is: your pension and Social Security may not cover all your expenses in retirement. You may need to save to help fund your retirement, too.

Congress has designated the third week of October each year as National Save for Retirement Week. This week, consider your retirement goals and, if you haven't done so already, consider setting a savings strategy to help you reach those goals.

Your AACPS Supplemental Retirement Program (SRP) helps you get retirement ready by providing you with access to tools you can use to save and invest for the future. The AACPS SRP includes both a 403(b) plan and a 457(b) plan, and you have the option to contribute to one or both if you choose to build your retirement savings through pre-tax dollars.

The AACPS SRP has three providers: Lincoln, VALIC and Voya Financial. All three offer free financial planning services for AACPS employees. These providers also have on-line tools such as a retirement plan calculator to help you determine your savings strategy. Take advantage of your AACPS SRP benefits to ensure you are retirement ready when the time comes.

QUESTIONS?

Email benefits@aacps.org or call 410-222-5221/5219/5206

Additional information

- For information about AACPS retirement plans, visit www.aacps.org > Staff > Benefits > Supplemental Retirement Program.
- Contact your AACPS SRP provider for information about investment choices, fees and account establishment.
- Enroll and make contribution changes on-line using the Retirement Manager website at <https://www.myretirementmanager.com>.

Save sooner to reach your goals faster



If you started saving \$38 a month at age 25, you would have accumulated \$100,000 by age 65.*



If you started saving at age 45, you would need to save \$192 a month to reach \$100,000 by age 65.*

**Assumes an average annual investment return of seven percent.*

SRP Providers

Contact your provider to discuss your savings strategy today! Also, watch for Lunch & Learn presentations from SRP providers at the Central Office during National Save for Retirement Week.

Provider	Phone	Web
Lincoln	410-987-3590	www.lfg.com
VALIC	410-859-2480	www.valic.com
Voya Financial	800-454-1099	www.voya.com