

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 15-21, 2017

To raise public awareness about the importance of saving for retirement, Congress has designated the third week of October as **National Save for Retirement Week**. Saving for retirement should be a key element in your strategy for planning for the future. During National Save for Retirement Week, you are encouraged to consider your personal retirement goals and determine if you're saving enough for your future.

Why should you start saving as early as possible?



At age 25, you would need to save \$38 a month to accumulate \$100,000 by age 65, assuming an average annual investment return of seven percent.



At age 45, you would need to save \$192 a month to accumulate \$100,000 by age 65, assuming an average annual investment return of seven percent.

Are You Retirement Ready?

Whether you are ready to retire soon or plan to continue working for some time, AACPS has tools to help you reach your retirement goals. Through the AACPS Supplemental Retirement Program (SRP), you have access to a variety of resources to help you use your 403(b) and/or 457(b) plan to save, invest and use tax-deferred dollars to build your own savings.

SRP providers also have free financial planning services for AACPS employees. These providers have on-line tools such as a retirement plan calculator to help you plan. Take advantage of your AACPS SRP benefits to ensure you are retirement ready when the time comes.

- For information about our plans, visit www.aacps.org > Staff > Benefits > Supplemental Retirement Program.
- Visit with AACPS Supplemental Retirement Plan provider representatives or contact them 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>

Learn More

AACPS provider representatives from Lincoln, VALIC and Voya Financial, will be visiting our work locations during National Save for Retirement Week, and offering Lunch & Learn presentations at the Central Office. Watch for workplace posters announcing times, topics and locations. If you have any questions, please e-mail benefits@aacps.org or call us at **410-222-5221/5219/5206**.

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