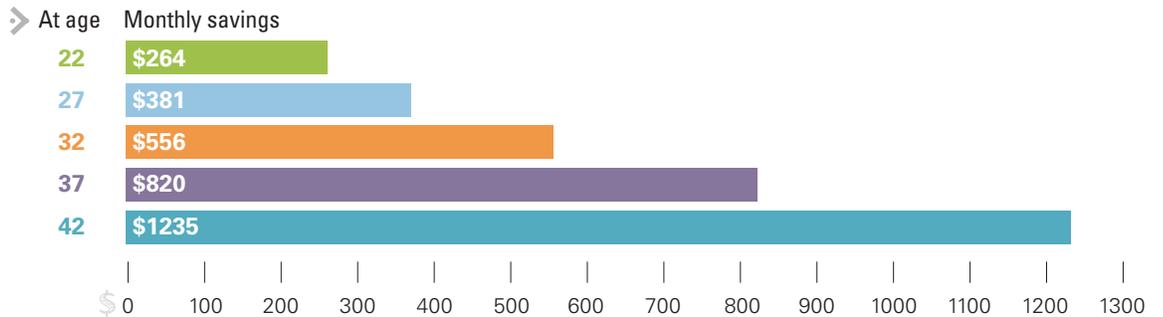


HOW TO RETIRE A MILLIONAIRE



START SAVING EARLY

The earlier you start, the more time you have for long-term compounding to work for you. If you start putting money in a tax-deferred retirement account that earns an average annual return of 7%,* compare how much you would have to save each month to reach \$1 million at age 67:



TAKE ADVANTAGE OF IRAs AND EMPLOYER RETIREMENT PLANS

Tax-deferred or tax-free accounts give your investments a boost since you don't have to pay taxes on your earnings every year.**



BUILD EMERGENCY SAVINGS

Having a cushion to rely on in emergencies can help keep you from racking up high-interest debt.



CONTROL DEBT

The less money you have to repay to someone else, the more you can set aside for yourself. Living below your means is the surest path to wealth.

VS



MEET WITH A FINANCIAL ADVISOR

Many people don't have the time or expertise to manage an investment portfolio. The voice of experience — from a qualified professional — can be invaluable.

* Rate of return is for illustration only and does not represent the return of any specific investment. Your returns will vary. Taxes will be due upon withdrawal.

** Taxes will be due at ordinary income tax rates upon withdrawal from a traditional IRA or employer-sponsored retirement plan. Withdrawals from Roth accounts are tax-free if the account holder is at least age 59½ and has held the account for at least five years. Premature withdrawals from traditional or Roth accounts (generally, those made before age 59½) may be subject to a 10 percent tax penalty, in addition to income tax (does not apply to 457 plans).

Investment products:
Not federally insured
Not a deposit of this institution
May lose value