WHEN IS RETIREMENT RIGHT ?



1_{IN}3

employees have withdrawn money from their retirement plan accounts prior to retirement.1



44 %

Likely to use retirement savings for expenses other than retirement.



39 %

of participants are **not confident** that they will have enough savings to retire.²



8 OUT 10

of employees expect to delay retirement.²

AGE IS MORE THAN JUST A NUMBER,

it may dictate how you access your retirement savings.



< 59

Early withdraw

10% withdrawal penalty*
+ taxes apply

*Penalty may be waived for qualified withdraws

591/2 - 70

Sweet Spot

No withdrawal penalty but taxes apply

The average American retirement age is 63.3

> 701/2

Required Minimum Distribution (RMD)

Annual withdrawal required + taxes apply

HAVE QUESTIONS?

CALL (480) 386-0491

NEXT 401(K) EMPLOYEE EDUCATION

MEETING _____

- [1] PricewaterhouseCoopers LLP. "Employee Financial Wellness Survey" (2017): PWC. April 2017.
- [2] Helman, Ruth. "2017 Retirement Confidence Survey" No. 431 (2017): Pg. 5. Mar. 2017.
- [3] Anspach, Dana. "Average Retirement Age In The United States." The Balance. Mar. 2017.



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