

FINANCIAL HEALTH
Federal Credit Union

RETIREMENT PLANNING QUIZ

RETIREMENT MATCH GAME

% of workers . . .

1. . . who are currently saving for retirement?
2. . . who have tried to calculate how much they need in retirement?
3. . . who think they will retire after age 65?
4. . . who actually **DO** retire after age 65?
5. . . who expect to work some in retirement?
6. . . who actually **DO** work some in retirement?
7. . . who are **NOT** confident social security will continue to provide equal benefits as today?

ANSWER CHOICES

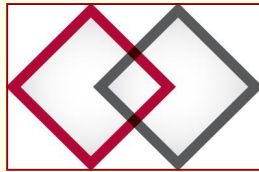
- (A) 46%
(B) 51%
(C) 69%
(D) 16%
(E) 68%
(F) 25%
(G) 57%

TRUE OR FALSE?

8. Women earn less than men on average. T/F
9. Women expect to retire at a younger age than men expect to retire. T/F
10. Women have higher health care expenses in retirement than men. T/F
11. Women live longer than men on average. T/F
12. Women think they will need less money for retirement than men think they will need. T/F

ANSWERS: 1-G,
2-A, 3-B, 4-D, 5-C,
6-F, 7-E, 8-T, 9-T,
10-T, 11-T, 12-T.

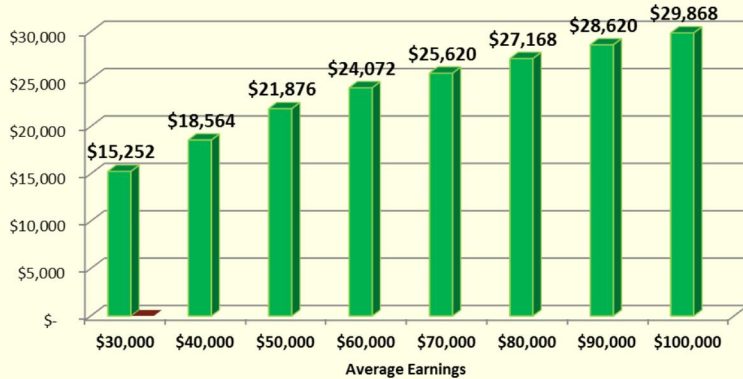
The gist of this quiz is that most people underestimate how much they need for retirement. This is particularly true for women. See the reverse side for estimates of today's social security benefits. Use our **RETIREMENT FUND ESTIMATOR to begin your planning.**



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SOCIAL SECURITY BENEFIT ESTIMATES

Annual Social Security Benefit

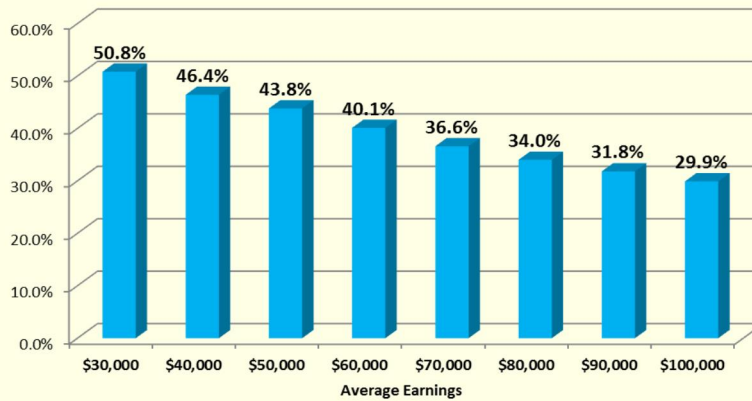


www.socialsecurity.gov

- Retirement Estimator
- Quick Calculator
- Online Calculator
- Social Security Statement

401(k)
\$18,000
plus
\$6,000
if over
50 YO.

Annual Benefit As A Percentage Of Average Earnings



IRA
\$5,500
plus
\$1,000
if over
50 YO.

Employee Benefit
Research Institute
www.choosetosave.org
BALLPARK
ESTIMATE

Impact Of Retirement Age On Monthly Benefit

