

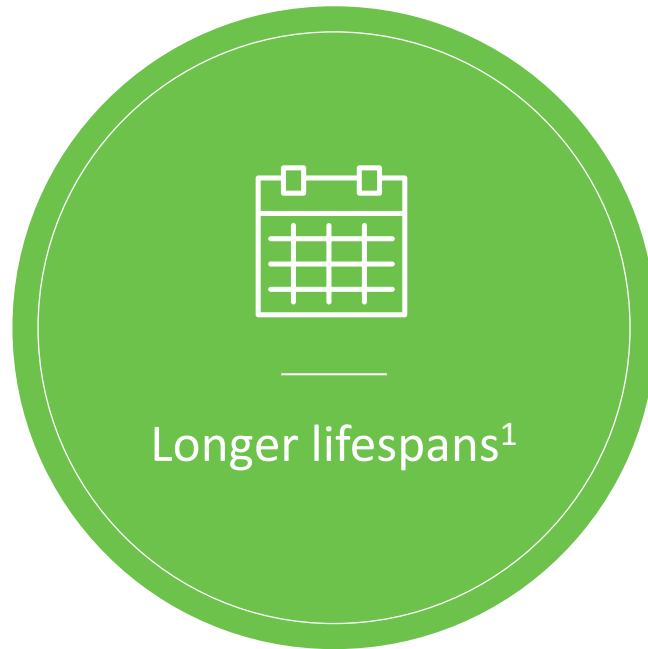
# How to make the most of your retirement savings



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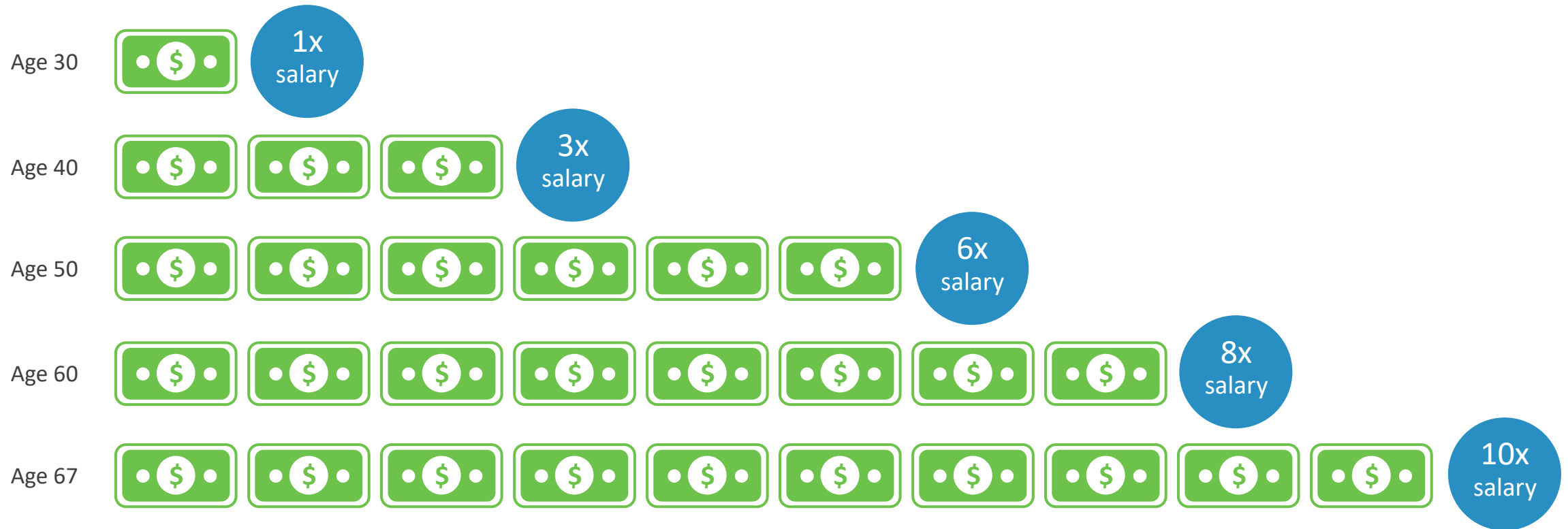
# Factors that can impact your retirement savings



1. Society of Actuaries Annuity 2000 Mortality Table, updated to 2015 with Schedule G Adjustments. Figure assumes an opposite-sex couple with both persons in good health.

2. Hypothetical rate of inflation of 2%; actual rates may be more or less and will vary.

# The 10x rule



The 10X savings rule of thumb is developed assuming age-based allocations, a 15% savings rate beginning at age 25, a 1.5% constant real wage growth, a retirement age of 67 and a planning age of 92. The intended goal is to help build retirement savings sufficient to replace approximately 45% of preretirement income to augment Social Security throughout retirement. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.<sup>1</sup>

# Opportunities to save

1



Workplace  
retirement  
savings plan

2

Individual  
retirement  
account (IRA)

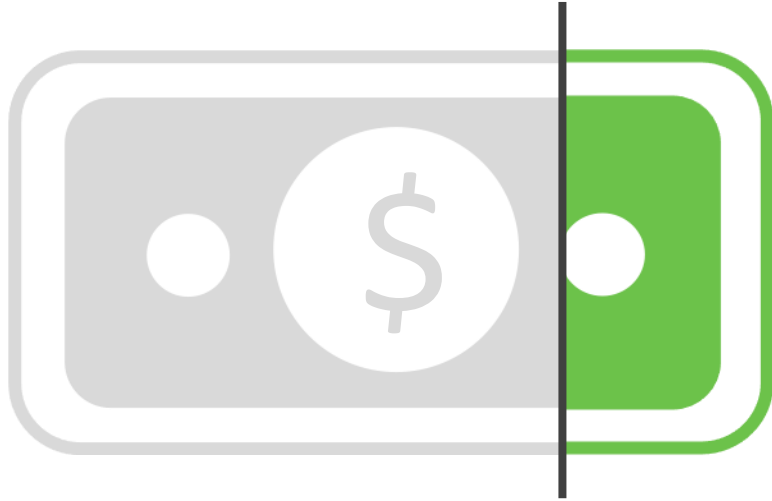
3

Health savings  
account (HSA)

4

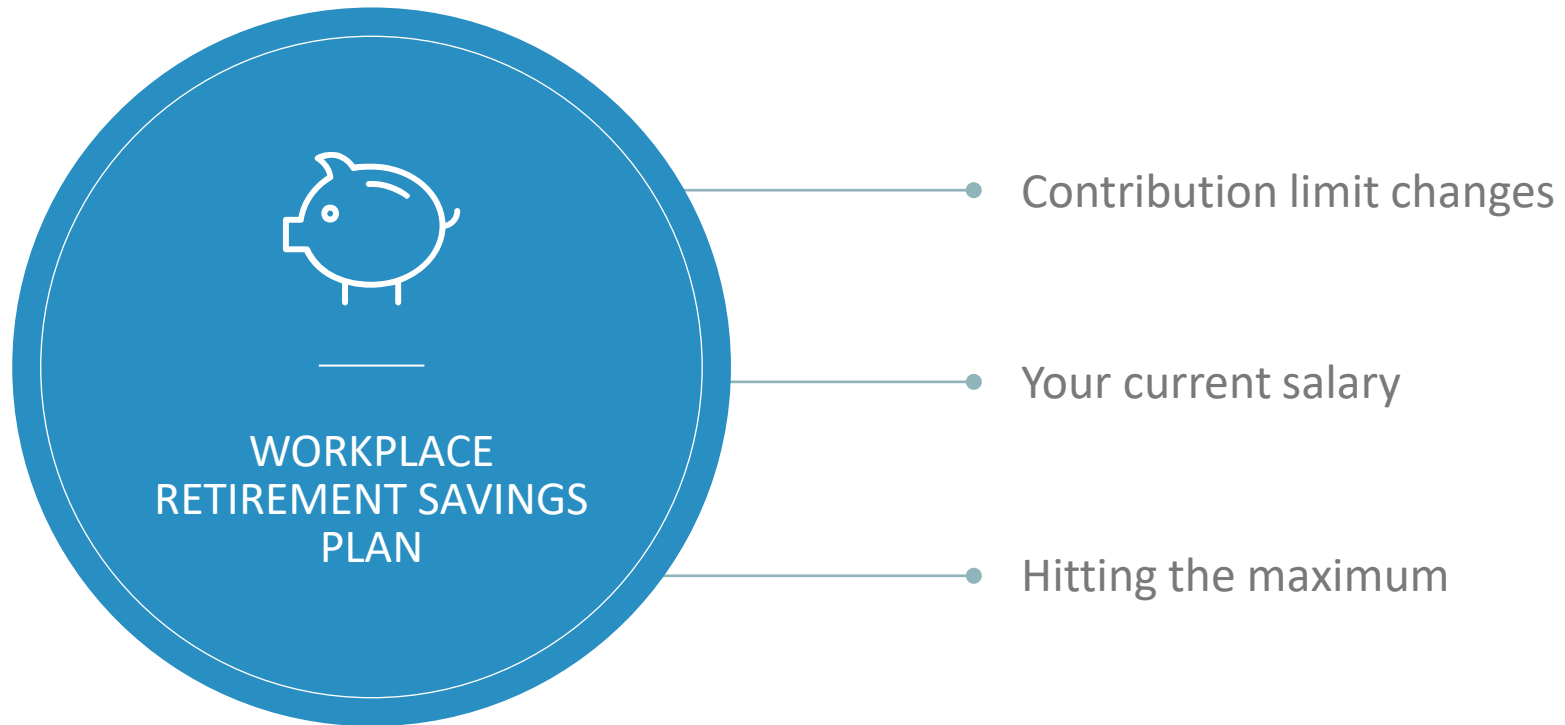
Deferred  
annuities

# Workplace retirement savings plan

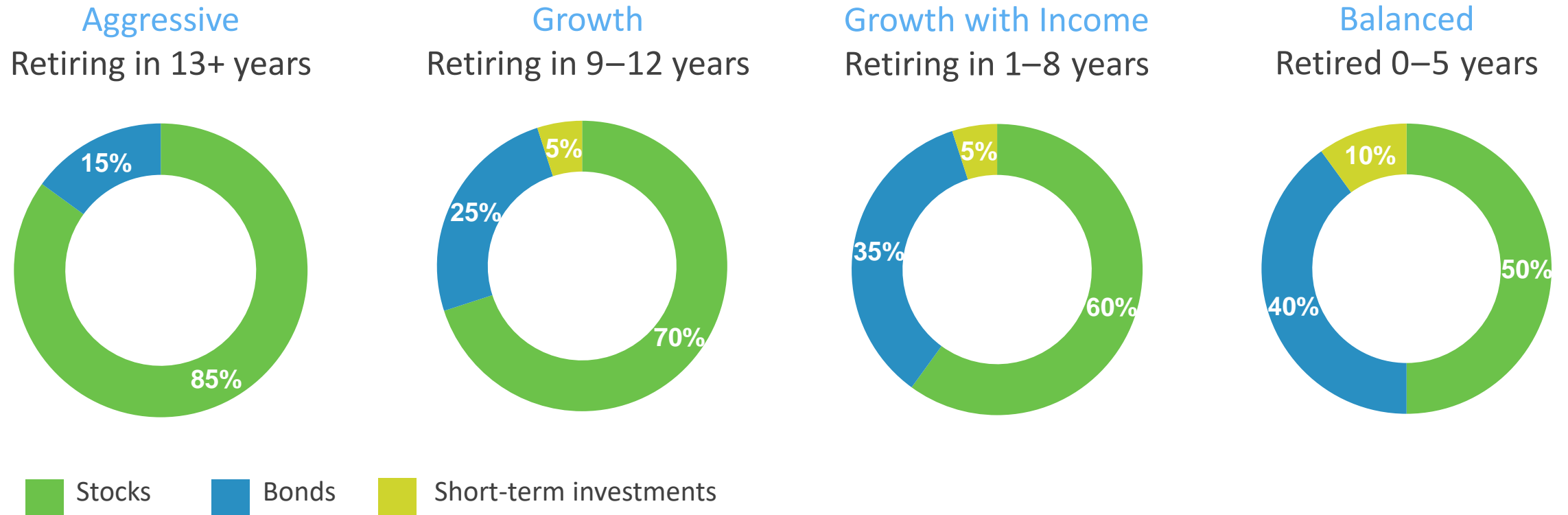


- Pretax contributions from your paycheck
- Northwestern University will match your first 5% and contribute an additional 5% to your 403B basic
- Consider contributing 15% of your paycheck
- Catch up contributions - 50 years of age or older

# Decide how much to contribute



# Invest for the long term



For illustrative purposes only.

Asset allocation does not ensure a profit or guarantee against loss.

As a possible starting point for either your retirement or nonretirement goals, the target asset mix (TAM) is based on a measure of your time horizon. The measure of time horizon and the available default TAMs will vary by goal type. Time horizon for retirement goal type is defined as the difference between Current Year and Retirement (Goal Start) Year. Please note that these time horizon-based default TAMs are just a starting point for you to begin consideration of the appropriate asset allocation. For a more in-depth look, be sure to take your risk tolerance, financial situation, and time horizon into consideration before choosing an allocation.



We're here to help



Schedule time to talk  
[Fidelity.com/Schedule](https://www.fidelity.com/Schedule)



Complimentary consultations  
Michele Klanian, Workplace  
Financial Consultant  
312-202-2745

# Important information

<sup>1</sup>The 10X savings rule of thumb is developed assuming age-based allocations, a 15% savings rate beginning at age 25, a 1.5% constant real wage growth, a retirement age of 67 and a planning age of 92. The intended goal is to help build retirement savings sufficient to replace approximately 45% of preretirement income to augment Social Security throughout retirement. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

The replacement annual income target assumes no pension income. This target is based on Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success.

These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income.