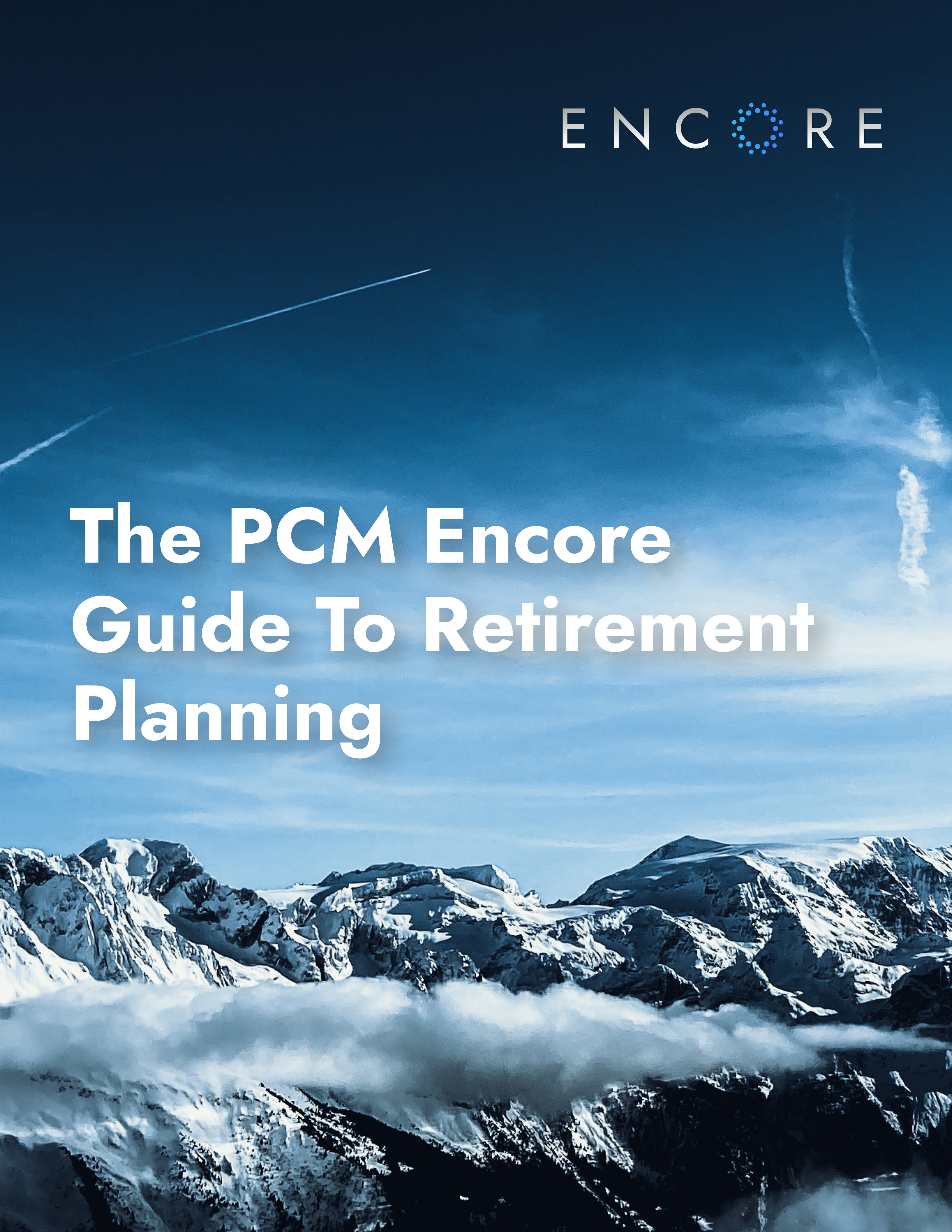
The PCM Encore Guide To Retirement Planning



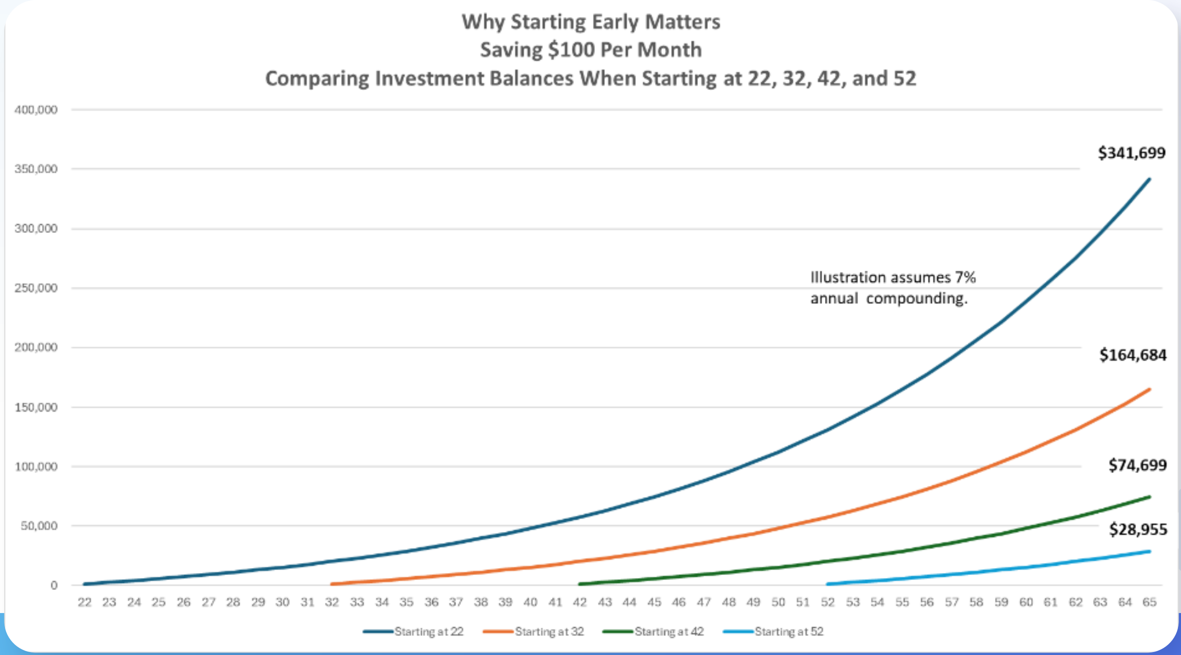
1) Start Now

There's no better time than the present to start saving for retirement. That rule applies whether you're age 22 or 52.

Time is an investor's best friend. The sooner you start the more you can accumulate. Just be consistent.

Consider a systematic investment program. Even a modest amount invested consistently over time can grow into a meaningful nest egg.

The reason is compound interest. Your investment earns a return — and then that return earns a return!



Pro Tip: *Use A Salary Multiple As Your Savings Rate Target*

Age	Low Salary Multiple	High Salary Multiple	Low Target Balance	High Target Balance
30	0.50	1.00	40,305	80,610
35	1.00	1.50	80,610	120,915
40	1.50	2.50	120,915	201,525
45	2.50	4.00	201,525	322,440
50	3.50	6.00	282,135	483,660
55	4.50	8.00	362,745	644,880
60	6.00	11.00	483,660	886,710
65	7.50	13.50	604,575	1,088,235

The Salary Multiple approach says that when you're young, the amount you have in savings can be equal to your annual salary on the high end, or half that on the low end. When you're 65, it should be between seven-and-a-half and thirteen-and-a-half times your annual salary.

2) Plan Ahead

It's okay to start saving without a concrete plan in place. But get started on your long-term goal planning soon thereafter.

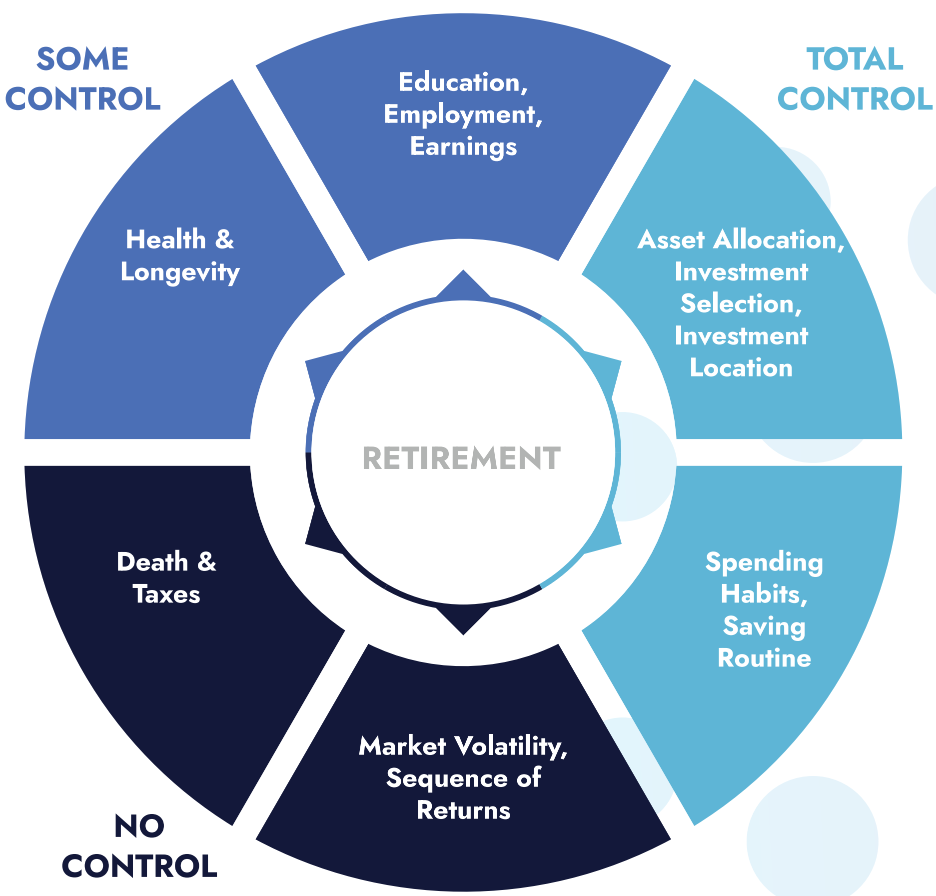
Planning helps translate the future cost of your retirement goals into today's dollars.

Figure out what you'll need and walk it backward. Use that to inform your current strategy.

This can also help you see if you're on track, have a shortfall, or a surplus toward reaching future targets.

Compound interest can help you estimate what your future investment balances might be — and what you need to do to now attain them.

Primary Residence	500,000
Vacation Home	300,000
Annual Trip to Europe	100,000
Regular Weekend Getaways	20,000
61,450 — Assuming 7% for 40 years	920,000



Pro Tip:

Know What You Can Control

There's some guesswork that goes into retirement planning. So focus on the things that you can control and don't sweat the stuff you can't.

3) Understand Your Funding Options

Tailor your retirement savings plan based on how you work. if you're like most Americans, your employer probably has a 401(k). Use it!

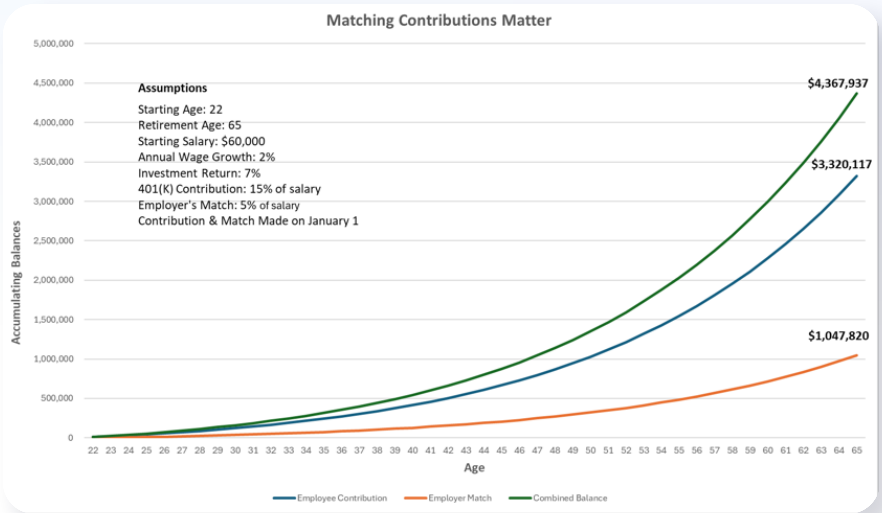
Many employers match a portion of their employees' 401(k) contributions. Take advantage of this. Your employer's match could provide a meaningful enhancement to your lifetime contributions.

Outside of work, IRA's provide the opportunity for to save for retirement with significant tax savings. Make annual contributions to a Traditional or Roth IRA in addition to the retirement plan you have at work.1

There are still many tax-advantaged retirement savings options if your employer does not offer a 401(k).

Self-employed individuals and some business owners can establish their own Solo 401(k) plans.

Other qualified retirement plan options include SEP-IRAs, SIMPLE-IRAs, Profit Sharing Plans, and Money Purchase Plans.



Pro Tip:
Your Retirement Funding Stack

After you build an emergency fund to cover regular expenses if something unforeseen happens, start building the foundation of your long-term savings program using each of the resources available to you.

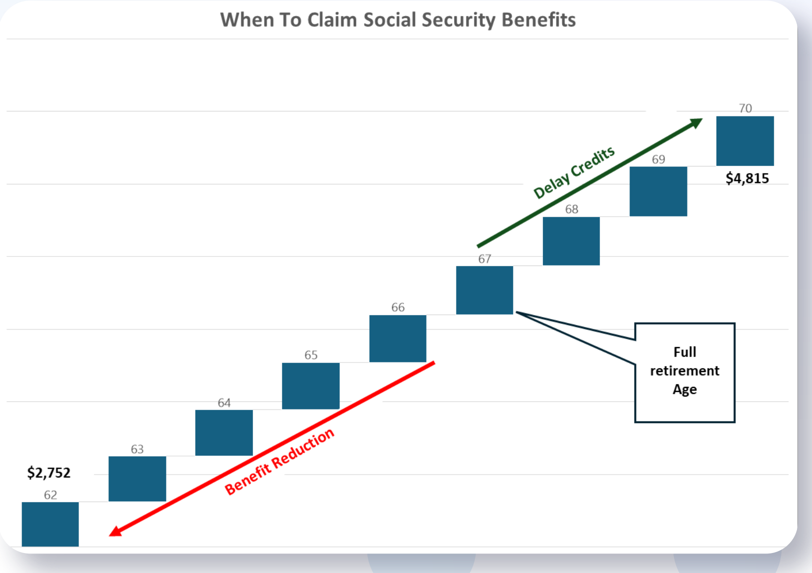
This document does not provide tax, legal, or investment advice. Please consult with a qualified tax advisor to determine your eligibility for retirement account contributions and tax deductibility.

1 Income limitations apply. Consult a professional tax advisor for guidance on the deductibility of Traditional IRA contributions and your eligibility to contribute to a Roth IRA.

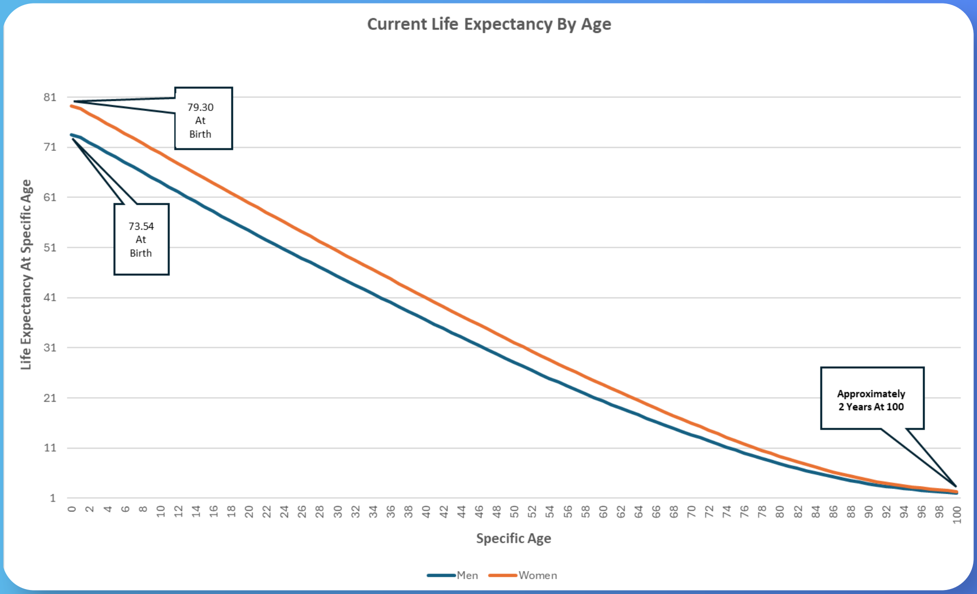
4) Don't Take Social Security For Granted

- Including Social Security in your retirement planning can help you optimize its benefits.
- The Social Security benefits you ultimately receive are directly tied to how much you earn and how long you've paid into the system.

- Check with Social Security annually to review your estimated retirement benefit.
- Your full benefit is available when you reach age 67.
- You can apply for benefits early — but there's a penalty if you do.
- There is also a credit if you delay taking benefits until age 70.
- So plan carefully!
- Tools and calculators are available on the Social Security website and information is available by calling (800) 772-1213.



Pro Tip: *Plan For Your Money To Outlive You*



Your life expectancy should be factored into your retirement plan. The order and timing of withdrawals from your retirement and taxable accounts could have tax consequences and might impact how much you have to pay in taxes and for Medicare.

Social Security benefits are determined by the Social Security Administration and are subject to change. This document provides general information and is not a substitute for contacting the Social Security Administration for your personal benefit details.

5) Work With Professionals

- The primary benefit of working with a professional advisor like PCM Encore is unbiased advice. We are fiduciaries focused on your best interest.
- Building a durable retirement plan depends on reliable trustworthy guidance.
- Retirement planning includes lots of components. It is a complex endeavor, spanning many years — often decades. Lots of changes can take place in that time.
- Working with an advisor can help you mitigate many potential errors that could result by reacting to those changes.
- We help you stay on course. We help you remain steady when markets are uncertain.

We can’t wait to talk to you!

We’re eager to meet you and are prepared to demonstrate the many ways Encore can help make your aspirations a reality. Our process starts by getting to know you and understanding your unique circumstances and personal financial goals. Then we compile an experienced team to help you optimize each of those components.

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