

National Retirement Planning Week® 2018

DIGITAL TOOLKIT

WHAT IS NATIONAL RETIREMENT PLANNING WEEK® (NRPW®) 2018?

National Retirement Planning Week® is a national effort to help consumers focus on their financial needs in retirement. It's a week-long celebration and throughout National Retirement Planning Week®, educational materials will be made available in conjunction with the week's agenda, and the National Retirement Planning Coalition will encourage retirement planning through nationally distributed print, radio materials, a coordinated media outreach program, and events throughout the week.

What is the goal of National Retirement Planning Week®?

While National Retirement Planning Week events are concentrated during one week every year, the ideas and resources offered are intended to have a long-lasting impact. The goal is to promote the importance of comprehensive retirement planning. Despite developing trends that have made planning for and funding retirement more difficult - it is still possible to "Retire On Your

Terms" if comprehensive retirement plans are properly developed and managed. To support these educational and awareness efforts, the coalition maintains www.RetireOnYourTerms.org, which features life-stage specific resources and tools to help Americans focus on their long-term financial goals.

Why participate in National Retirement Planning Week®?

1. Underscore your commitment to retirement and financial planning.
2. Demonstrate your support for advancing financial literacy.
3. Leverage significant media exposure throughout the week.
4. Increase online engagement with your target audiences.
5. Join numerous local, state, and federal public policymakers in promoting resources that help consumers.

Who organizes National Retirement Planning Week®?

The week is organized by the National Retirement Planning Coalition - a group of prominent education, consumer advocacy and financial services organizations, which recognizes that the need to help Americans plan for retirement is an

ongoing effort. The coalition, spearheaded by the Insured Retirement Institute, is committed to educating Americans about the importance of retirement planning and is determined to make this a national priority.

When is it taking place?

National Retirement Planning Week® is held annually in April. This year the celebration will occur **April 9-13, 2018.**

Where can I find more information?



www.RetireOnYourTerms.org



RetireOnYourTerms



@RetireOnYourTerms

National Retirement Planning Week® 2018 Theme:
RETHINK RETIREMENT



1. Develop a Retirement Plan and Save



2. Learn the Basics of Financial Planning



3. Consider Consulting a Financial Professional



**KEY
MESSAGE**

In 2018, National Retirement Planning Week® will continue to promote awareness of the need to comprehensively plan for retirement and encourage Americans to plan for their future financial needs. This year our theme focuses on how consumers can 'Rethink Retirement' and learn new tips and strategies to help them prepare for their retirement journey. National Retirement Planning Week® is an opportunity for everyone to get involved and raise awareness. Contact John Jennings, Government and Public Affairs Specialist for more information at jjennings@irionline.org.

1. DEVELOP A PLAN AND SAVE

Developing a plan is the first step toward a financially secure future. The next step is to commit to saving. Saving as early as possible is the key to success. Waiting until later in life requires much heavier saving over a shorter period of time and may even require working more years. In general, experts recommend saving 10% to 20% of income, depending on your age and the number of years until retirement.

2. LEARN THE BASICS OF FINANCIAL PLANNING

Retirement planning and preparedness are at critically inadequate levels, with studies showing the majority of Americans lack any kind of retirement savings strategy. Learning the basics of investment and what options are best for you are important to your financial future.

3. CONSIDER HIRING A FINANCIAL PROFESSIONAL

Many consumers who are unsure about where to start may benefit from developing a retirement income plan with the help of a trusted, qualified advisor. A knowledgeable advisor will help you define life goals, identify risks you may face, and establish the right financial picture.



RETHINK
RETIREMENT

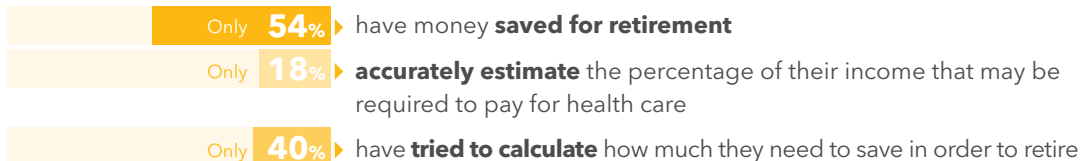
NATIONAL RETIREMENT PLANNING COALITION

KEY FACTS & FIGURES

regarding consumer retirement perceptions

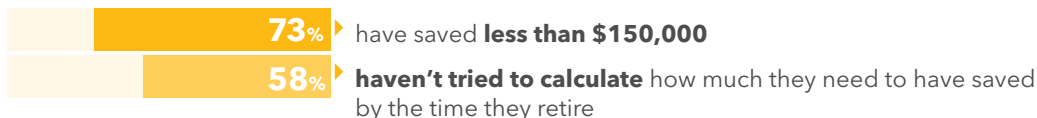
How prepared are Americans for retirement?

BABY BOOMERS



Sources: Boomer Expectations for Retirement 2017 (April, 2017), Don't You (Forget About Means): Third Biennial Study on the Retirement Readiness of Generation X

GENERATION X



The importance of a financial advisor for holistic retirement planning

90% OF BABY BOOMERS who work with a financial professional have retirement savings.



Have saved \$100,000 or more for retirement **with help of a financial professional**



Have saved \$100,000 or more for retirement **not using a financial professional**

More than **8 in 10** Boomers who work with a financial professional feel they are **better prepared for retirement** as a result of that relationship.

GENERATION X



Among **GenXers** only **3 in 10** work with a financial professional, but those that do **are twice as likely to have saved \$100,000 or more** for retirement.



Sources: Boomer Expectations for Retirement 2016 (April, 2016), Don't You (Forget About Means): Third Biennial Study on the Retirement Readiness of Generation X (March 2016)

How important is lifetime income?



Defined benefit pensions provide more than **50% OF LIFETIME INCOME** for more than **4 IN 10** retirees.

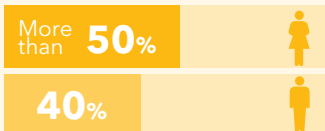


Only **1 in 4 BABY BOOMERS** expect to receive lifetime retirement income from a pension, and 85 percent say it is important to have a source of guaranteed lifetime income other than Social Security. But, **FEWER THAN 1 in 10** say they would use a portion of their savings to purchase an annuity.

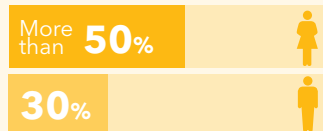
Sources: Boomer Expectations for Retirement 2017 (April, 2017), It's All About Income: Inaugural Study on the American Retirement Experience (September, 2016)

Do men feel more prepared than women?

Women express a higher level of concern about both saving enough for retirement, and being able to afford their desired lifestyle in retirement, than men do.



Concerned about **saving enough for retirement**



Concerned about **affording desired lifestyles**



Sources: Women's Perspectives on Saving, Investing, and Retirement Planning (November, 2015)

SUPPORTERS of NRPW



National Retirement Planning Week is brought to you by The National Retirement Planning Coalition (NRPC). The NRPC is composed of prominent financial industry and advocacy organizations dedicated to raising the public awareness of the need for holistic retirement planning.

The Coalition, led by the Insured Retirement Institute, is comprised of the following members:

- America Saves
- American Academy of Actuaries
- American Benefits Council
- American Council of Life Insurers (ACLI)
- American Institute of Certified Public Accountants (AICPA)
- American Savings Education Council (ASEC)
- Association for Financial Counseling and Planning Education (AFCPE)
- Association of Ohio Life Insurance Companies (AOLIC)
- Center for Retirement Research at Boston College
- Colorado Department of Regulatory Agencies (DORA)
- Defined Contribution Institutional Investment Association (DCIIA)
- Employee Benefit Research Institute (EBRI)
- Federal Citizen Information Center (FCIC) of the U.S. General Services Administration
- Financial Industry Regulatory Authority (FINRA) Investor Education Foundation
- Financial Services Institute (FSI)
- Financial Services Roundtable (FSR)
- Insured Retirement Institute (IRI)
- Iowa Insurance Division
- Life Insurance Association of Michigan (LIAM)
- Life Insurance Council of New York, Inc. (LICONY)
- LIMRA LOMA Secure Retirement Institute
- Louisiana Department of Insurance
- MANA, A National Latina Organization (MANA)
- Minnesota Department of Commerce
- Mississippi Department of Insurance
- National Academy of Social Insurance (NASI)
- National Association for Fixed Annuities (NAFA)
- National Endowment for Financial Education (NEFE)
- National Foundation for Credit Counseling (NFCC)
- NICSА
- Securing Mi Financial Future, Michigan DIFS
- Society of Actuaries
- Texas Association of Life and Health Insurers (TALHI)
- The American College
- The Aspen Institute
- Wisconsin Council of Life Insurers (WCLI)
- Women's Institute for a Secure Retirement (WISER)
- WorldatWork

NRPW SOCIAL MEDIA CHANNELS & WEBSITE



In order to achieve maximum outreach and efficient information sharing we will use our social media platforms and www.RetireOnYourTerms.org website for outreach and engagement with our stakeholders.

NRPW HASHTAGS:

#NRPW18

#RethinkRetirement

#ROYT

#IRI



RetireOnYourTerms

Like the RetireOnYourTerms page on Facebook to stay informed and share updates. Use the hashtags **#NRPW18** **#RethinkRetirement** **#NRPW** **#IRI**.



RetireOnYourTerms

Follow us on Twitter @ROYT and @IRI. Use the hashtags **#NRPW18** **#RethinkRetirement** **#NRPW** **#IRI**.



www.retireonyourterms.org

Check out our website to take our National Retirement Planning Week Pledge and to find out more information on activities, participating organizations, media, and consumer resources for holistic retirement planning.

PLANNING TOPICS

Learn More About:



Asset Management



Budgeting



Fraud Protection



Health Care



Investing



Social Security

NRPW RESOURCES



National Retirement Planning Week (NRPW) materials are accessible at: www.retireonyourterms.org under our 'Action Center' section

List of helpful materials:

- NRPW Toolkit 2018
- News Release
- List of NRPC Members
- Web Banner
- Sample Op-ed
- Newsletter Copy
- Social Media Tiles
- GIF Banner/Button

NRPW PRESS AND MEDIA



More information on NRPW Press and Media can be found on our website www.retireonyourterms.org under 'Media' section. Don't forget to share your NRPW press releases and other media mentions with Government and Public Affairs Specialist, John Jennings, at jjennings@irionline.org. We will publish the NRPW Pre-Press Release with supportive information about NRPW events and activities on March 15. We would kindly ask you to share it with others.

NRPW TEAM



For more information with regard to NRPW press and media, please contact:

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