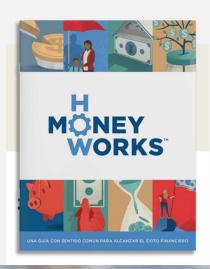
# RETIREMENT GUIDE: SAVING, INVESTING AND PLANNING.

### IT'S NEVER TOO EARLY TO START

## What You Need to Know About Saving for Retirement!

Many of us don't realize how much time we may spend in retirement. In fact, statistics suggest that you could spend up to one-third of your life in retirement. This means that you need to plan for a longer retirement and start saving early to help ensure that assets for creating retirement income last as long as you do.



#### **Mutual Funds**

Mutual funds are an effective long-term savings vehicle. Mutual funds are a great way to "become an owner, not a loaner." They give average families access to an investment vehicle with access to professional asset management\*. All investments involve risk, but your <u>Elevate Your Wealth</u> representative can help you understand those risks and guide you to select mutual funds that match your investments goals and risk tolerance.

PFS Investments' Mutual Fund Providers:

- American Funds
- Fidelity Advisor Funds
- Franklin Templeton Investments

## **Annuities**

<u>Elevate Your Wealth</u> offers four kinds of annuities products: variable annuities, index-linked variable annuities, fixed annuities, and fixed indexed annuities:



- Variable annuities are long-term contracts between an individual and an insurance company. Variable annuities contain both investment and insurance features and are designed specifically for retirement.
- Index-linked variable annuities track the rise and fall of the share prices of stocks included in an index, such as the S&P 500, but do not include dividends paid by those stocks.
- **Fixed annuities** are long-term contracts between an individual and an insurance company. Fixed annuities provide a fixed rate of return that is guaranteed by the issuing company.
- A fixed indexed annuity is a long-term contract between an individual and an insurance company. Fixed index annuities provide a higher rate of return than a fixed annuity, but the return is not guaranteed.



# **Business Retirement Plans**

Our 401(k), 403(b) and 457(b) plan offerings are individual and employersponsored retirement plans that grant employees the opportunity to contribute a portion of their salary on a tax-deferred basis into investment vehicles, such as mutual funds and annuities