

**START EARLY  
&  
CREATE A PLAN**



*Use a retirement calculator to help you establish a goal.*

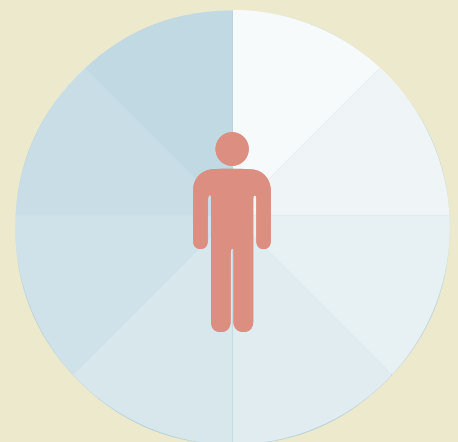


**TRACK YOUR  
SPENDING**

*It's one thing to create a goal and another thing to meet it.*

**PAY YOURSELF  
FIRST**

*Automatically deduct your savings out of your paycheck each month.*



**ONE LAST TIP:**

*Throw any bonuses, raises or extra cash straight into savings.*

*Visit [ThinkGlink.com](http://ThinkGlink.com) to learn more.*