



Getting Ready to Retire? Do You Have a Plan?

Regardless of your answers, there are two important questions you should be asking yourself. First, how much income will you need in retirement? And second, how much income can you confidently expect to receive in retirement?

If you don't know these answers, you should. And, if you want to know, you can.

TV commercials bombard us to “know your number” when it comes to planning for retirement. But the emphasis is always around saving to get to a magic number that will provide you the retirement lifestyle that you want. Unfortunately, future market conditions and circumstances will significantly impact the sufficiency of that number. Spending down your savings may be necessary but wouldn't you prefer to find a way to shore them up?

The true number you need to know is your INCOME number. How much income will you

receive, and how much is protected? How long will it last? And finally, how much can you spend, with confidence?

The answers to these questions are the foundation for you to get a realistic picture of where you are in comparison to where you want or need to be. The old truth says that you can't predict the future, but you can plan for it! Just as your financial road started with your first job, the seemingly daunting road to planning for your retirement starts with a 1st step.

Introducing the Retirement Readiness Planner!

Through an exclusive arrangement with Financial Endurance, you can now not only get a clearer picture of where you stand but also what, most probably, lies ahead. Depending on how you feel about that, a variety of options can be explored to solidify or possibly improve your retirement journey.

The process is simple and can be completed in 15 minutes. It's also flexible, with the ability to show different “what if” scenarios to assist with your retirement planning. The calculator considers inflation, taxes, the possibility of outliving your money, and the impact of delaying the start of taking Social Security.

You owe it to yourself to look at your options. You can get started with Financial Endurance with no cost or commitment, and you don't have to share any personal information such as Social Security or account numbers. You can try it out for yourself or speak to a Financial Coach—the choice is yours. You'll increase your chances of success in retirement, free up assets for wealth creation and increase your spending power. The next page will explain what to do!

What Info is Required?

Not much. Again, this is a simple process. You will be asked for the following information:

1. Your name and date of birth, as well as your spouse's, if applicable.
2. The age you plan to retire.
3. General financial account information, such as type and balances (no account numbers or specifics!)

What Will You Get Back?

In just a few seconds, you will receive a simple and accurate, graphic presentation of where you stand today.

You may also be given a few alternative outcomes that you can achieve with just a few simple adjustments.

And finally, you will have an opportunity to set up a confidential conversation with a Financial Endurance coach to discuss your situation and consider options for possibly improving it.

How Do You Get Started?

You can access the Retirement Readiness Planner in two ways:

1. Click [HERE](#) to access it immediately; or
2. Access it online as follows:
 - Go to www.usicg.com
 - Log in to your retirement account
 - Go to the LEARN menu
 - Click on "Retirement Readiness Planner"
 - Click "LET'S GET STARTED" on the Welcome screen

Cut through the uncertainty and start 2022 with a clearer picture of what your retirement may or could look like. Plan your retirement with the confidence to spend what you need to spend, without the worry of what you can afford.

Qualified Plan Limitations: Update for 2022

Contribution Limits

Year	Elective Deferral Limit	Additional Catch-Up Limit*
2022	\$20,500	\$6,500

*If allowed under the terms of the plan, applies to participants who reach age 50 by the end of 2022.