

# Start planning your tomorrow, today



Financial planning may sound like something you don't really need to worry about until you're closer to retirement, but the truth is it's never too early to start planning your financial future. In fact, the sooner you start, the easier it might be to achieve your goals.

Like most things in life, the more you plan, the better prepared you are. Saving for your future is no different. Think about it like this. A medical student doesn't become a doctor overnight. It takes years of school, training and experience to achieve that title. In other words, it takes time and effort to gain the goal of becoming a doctor.

It's the same idea for most people who are currently enjoying life in retirement. More than likely, they probably started saving years before they were able to achieve that goal. Financial freedom doesn't usually happen overnight. It takes time. It also takes a plan.

Creating a financial plan of action is the first step toward reaching your short-term and long-term goals. If you're not sure how to get started, here are a few things to consider based on your current age.



## Under 35:

- If you don't have a retirement savings plan, start one today. Enroll in your workplace retirement plan from VALIC and get FutureFIT®. Freedom. Individually Tailored®.
- Once you start saving, increase your contributions every year, if possible.
- Create a budget to track your spending.
- Start early to take advantage of compound interest.



## Between ages 35 and 50:

- Determine how much you'll need in retirement.
- Figure out your income sources (pension, retirement savings, Social Security, etc.).
- Check your savings regularly to make sure you're on track.



## Ages 50 and up:

- Ensure you have the right investment mix to meet your goals.
- Catch-up contributions allow more tax-deferred savings.
- Review your Social Security information.
- Create a plan to live on your savings when you stop working.

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Your VALIC financial advisor is available to answer any questions and help you decide on a course of action. You can also check out the Education Center for more useful tips and information to help plan and achieve the future you want.

**Your Future is Calling. Meet It with Confidence.**

**CLICK** VALIC.com **CALL** 1-800-426-3753 **VISIT** your financial advisor

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