

Wise choices for the future

If 60 is the new 50 and 50 is the new 40, where does that leave your retirement?

INSIDE

Plan your financial future
at every life stage

Take care of yourself
and your family

40s

Assess your goals and
financial strategy

50s

Pick up where the
paycheck leaves off

60s



40s

You've worked hard

establishing a career, home and family. Now take a moment to think about whether or not you're taking the right steps to a more secure future. Juggling expenses can be tough, but it's important to remember that saving is the first step.



Ask yourself

- Have you developed healthy spending habits that enable you to have sufficient savings?
- Are you contributing at least 10% of your pre-tax income to your employer's retirement plan?
- Are you aware of all of the opportunities to help maximize your retirement plan?
- Do you plan to pay for a child's college or graduate school? If so, do you have a savings plan?
- Do you have a will?

How many did you check off?
Today is the day to start planning where ever you stand.

Ask us

To help make wise choices for your future call 1-866-244-8698 to set up a free retirement consultation today or visit wachovia.com/women for more information.



Now is your time

whether you're still looking after children or if you have more time for yourself. Take the time to assess your goals and investment plan. It should be working every bit as hard as you are to help you meet your goals and dreams.

Ask yourself

- If you're married, are you and your spouse on the same page about retirement goals and investment plans?
- Have you consolidated retirement investments, when possible, into one IRA?
- Do you have an investment plan for supporting aging parents, a grown child or others you want to give support to?
- Have you thought about what you want out of retirement?
- Do you know the financial implications of your career choices—like what it would look like to retire early or work for yourself?

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50s

60s

Reinvent

you've earned it. There's no better time to travel, indulge a passion, give back to the community and work on something you love — help ensure you've got the right investment plan in place to pick up where the paycheck leaves off.



Ask yourself

- Are you taking steps to protect your retirement investments?
- Have you consolidated your retirement accounts into a rollover IRA to simplify your portfolio?
- Do you have long-term care insurance or another safety net to help protect you and your family in the event of an extended illness?
- Is your investment plan able to support aging parents, a grown child or others? Does it include a personal investment legacy?
- Are you confident and happy with the plan you currently have?

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Knowing where you stand WITH WACHOVIA

Make the most of where you are right now, with Wachovia's Lifetime Retirement Planning. No matter what decade you're enjoying, we'll help you capitalize on your hard work and unique accomplishments—and help keep your finances on track—with a retirement plan that helps to take you wherever you want to go.



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