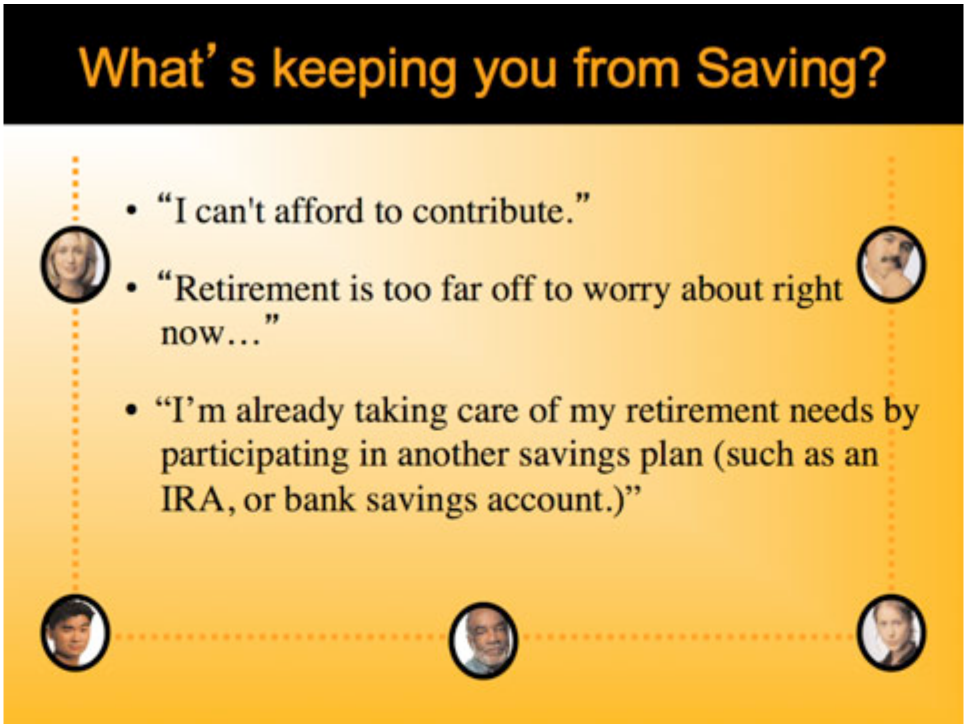
Good morning/afternoon. My name is _____ and I am a _____ with the ----------------------------.

What percentage of your current income do you think you will need in retirement? (Pause for audience participation)

Many financial experts suggest you will need 75 – 85% of your current income to maintain your comfortable standard of living. If you are currently participating in your company's retirement plan, are you saving enough? (Pause)

Today, we will *Reinvent Retirement*. Knowing where you are and where you want to go in your plan for retirement is the first step to making your goals a reality.

Look at the front cover of your *Reinventing Retirement* guide.



What’s keeping you from taking advantage of saving through your retirement plan right now? (Pause for audience participation)

Whatever your reasons are, you’re not alone. Here are three of the most common reasons given by employees just like you.

Read 3 reasons:

“I can’t afford to contribute.” “Retirement is too far off to worry about right now.” “I’m already taking care of my retirement needs by participating in another savings plan (such as an IRA or bank savings account).”

If you look just a little closer, you’ll find that your reasons for not participating can and should be challenged. In fact, you’ll certainly see that the potential benefits of your retirement plan are too valuable to be ignored!

Today, we are going to discover 8 tips to help lead you to your retirement treasure!

(Can read 8 knowledge boosters)

The first knowledge booster is Pay Yourself First.

Any retirement plan contribution that you make is automatically deducted from each paycheck before you even see it. Therefore, what you don't have you won't spend. You will be following a great savings principal – Pay Yourself First!

This illustration shows the cost of waiting just one year to start saving for retirement.

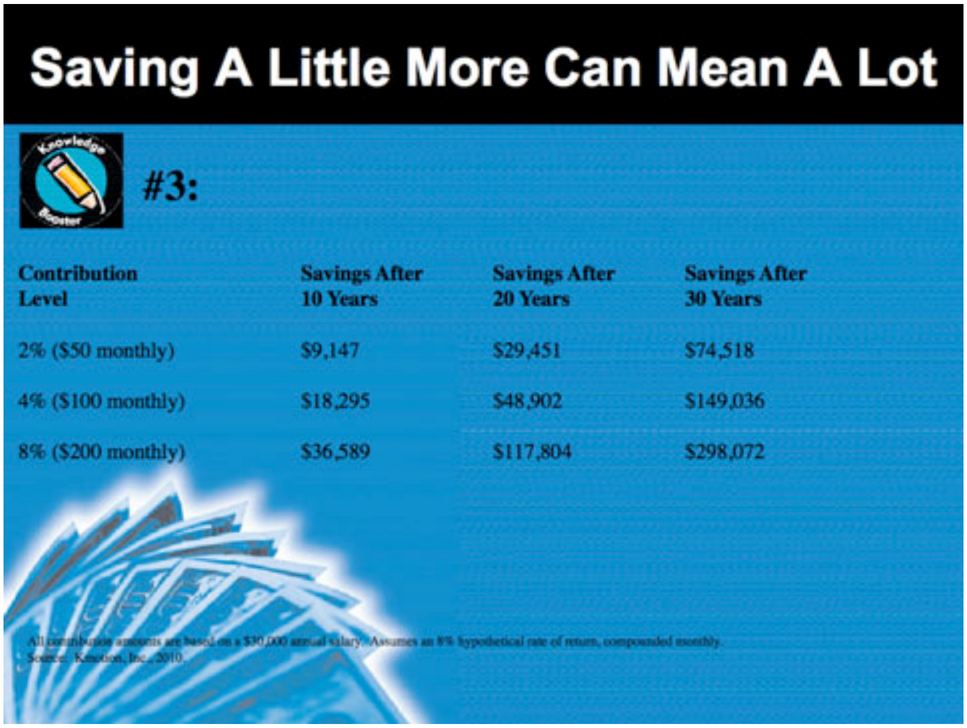
(Review one example based on the age of your audience). Example assumes monthly personal contribution of $100, annual 8% rate of return, retirement at age 65 and no withdrawals.

The second tip is Small Savings equals Big Rewards.

This chart compares a paycheck for two people who are making $25,000 a year and saving 6% of their pay each year for retirement. The Non-Saver is using a savings account at his bank. He cashes his paycheck and puts away money that has already been taxed. The Before-Tax Saver saves through his employer's retirement plan so his contribution goes directly into his retirement account before income taxes are taken out.

For a difference of $1,275 in take home pay, you can save $1,500 in your retirement plan!

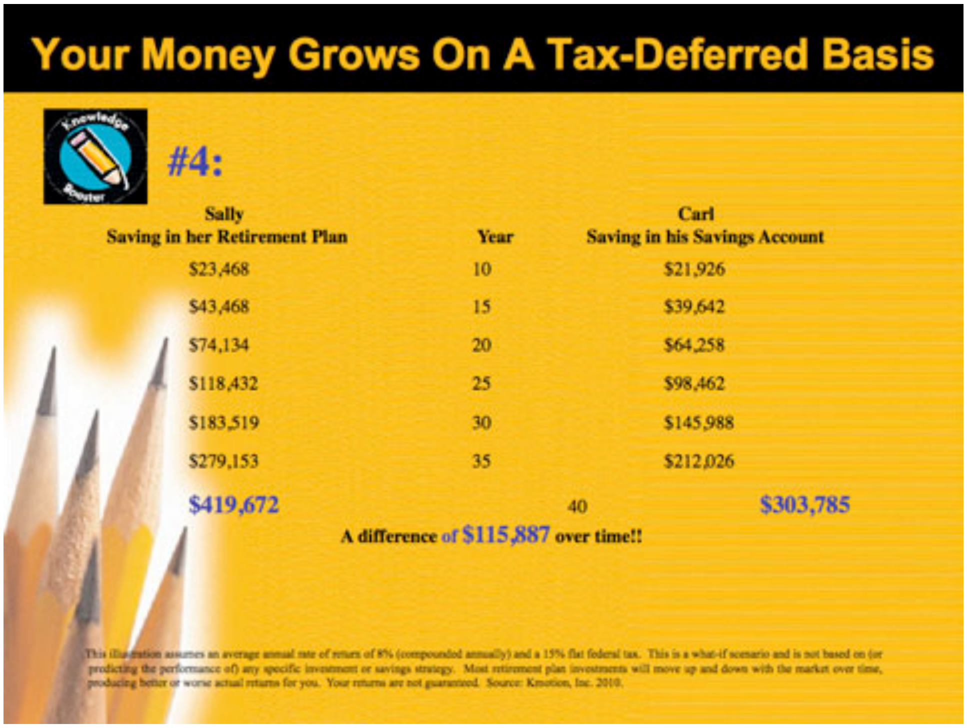
Your potential account balance over time assuming an 8% rate of return, compounded monthly could $23,423 after 10 years, $74,859 after 20 years and $189,028 after 30 years. So, it is very easy to see how you can turn small savings into big rewards at retirement.



The third tip is Saving A Little More Can Mean A Lot.

Let's assume that you are making $30,000 a year. You are contributing 2% ($50 a month) to your retirement plan. Over the course of 10 years, you could potentially see your retirement account balance grow to $9,147, 20 years to $29,451 and 30 years to $74,518. What if you increased your contribution by 2%? Over the next 10 years your retirement account balance would potentially grow to $18,295, after 20 years $48,902 and after 30 years $149,036.

Even a small increase in your contribution level could mean thousands of dollars more over time.

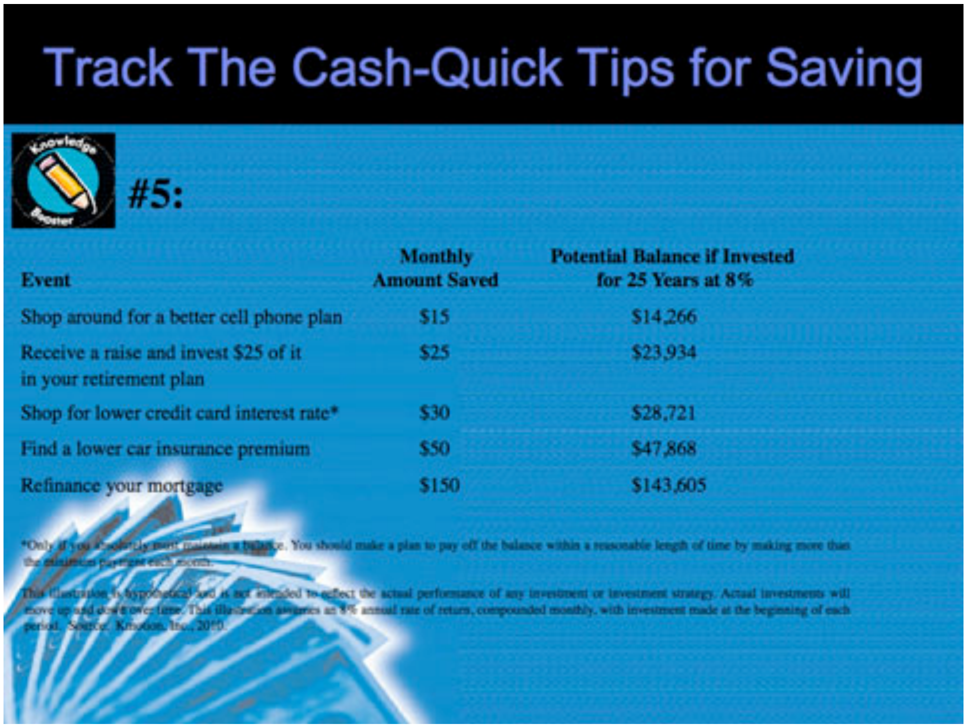


Did you also know you can achieve 100% Savings Power?

In our fourth tip you will see that Your Money Grows On A Tax-Deferred Basis.

Check out the difference with Sally saving pre-tax dollars in her retirement plan versus Carl who is saving on his own, putting away after-tax money in another type of savings account.

Sally and Carl both earn $25,000 per year and each save 6% of their pay ($1,500) each year for retirement. After 40 years, Sally will have accumulated $419,672 versus $303,785 accumulated by Carl. That's a difference of $115,887 over time!!!



So, we' ve talked about the great savings principle – Pay Yourself First, how you can turn small savings into big rewards at retirement, how increasing your contribution level could potentially mean thousands of dollars more over time and how to achieve 100% savings power.

If you are still not convinced you can save in your retirement plan or even increase your contribution level, let' s look at tip #5. We are going to track our cash by learning some quick tips for saving so that you can save in your retirement plan.

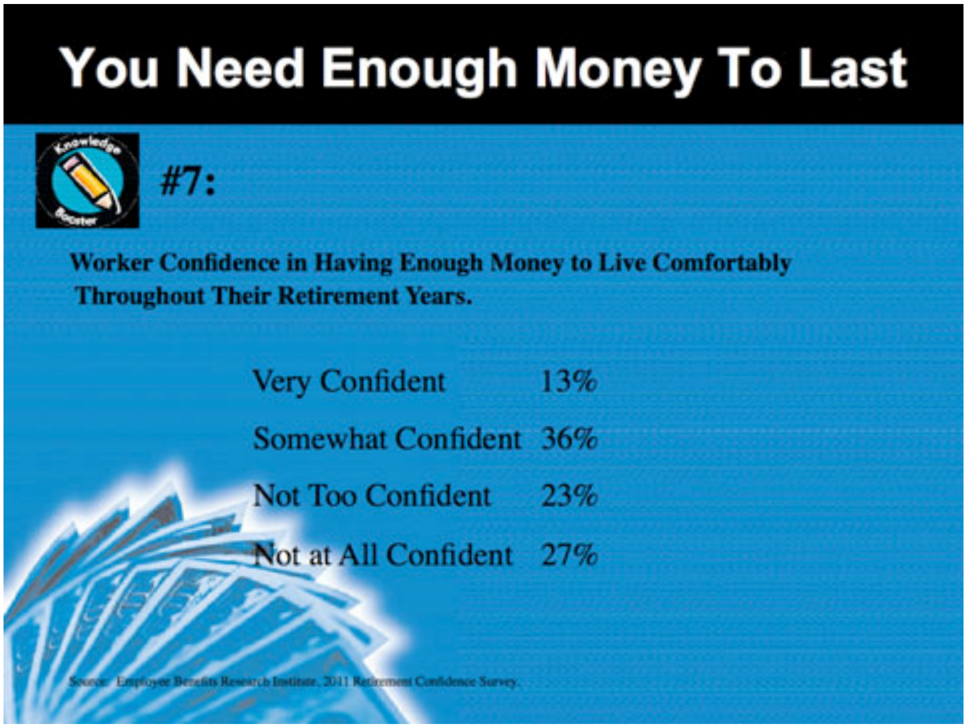
People at all income levels find themselves struggling to make ends meet. When you look a little closer, however, chances are you will find money that you may be spending thoughtlessly or that could be better used to save for your retirement. Your should review your major financial expenses at least once a year and explore ways to save on at least one of them. If you are not participating in your retirement plan, the clues in this chart might help you see that you can find ways to start saving.

(Read a few examples). Can anyone think of other cost saving ideas? (Pause of audience participation). Great! So you can see there really is no excuse why you shouldn' t been contributing to your retirement plan.

If you choose to wait to save, it could be costly. In tip #6, we are going to learn what you can lose by waiting.

Look at how much of a difference it makes to start investing $100 per month now versus waiting three or more years. Read chart.

As this example shows, the earlier you start saving, the more powerful the effect of time has on your investments.

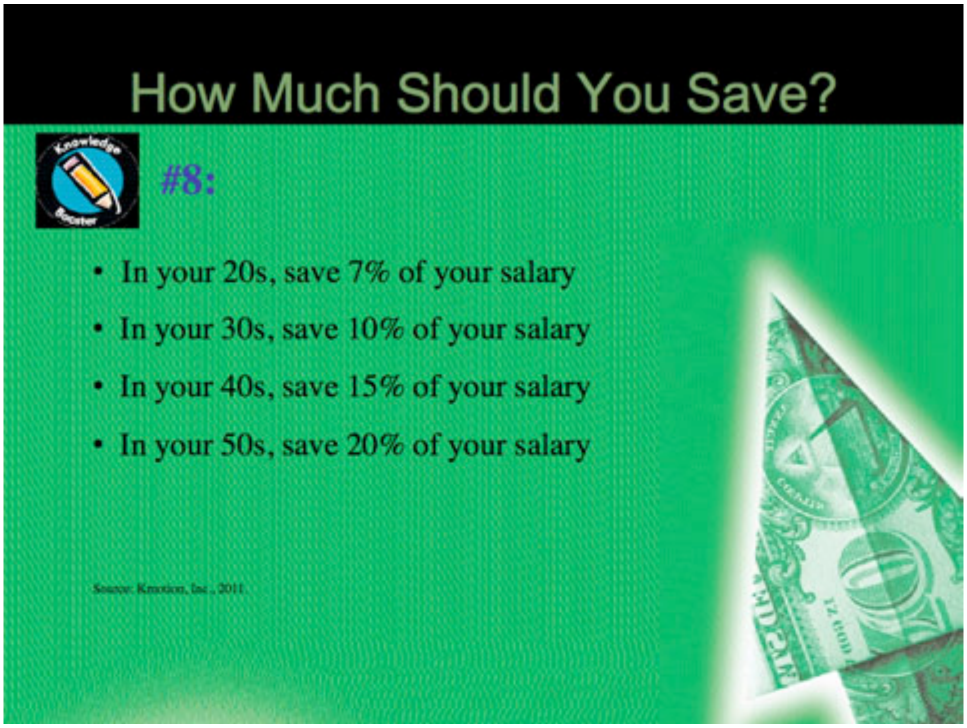


And speaking of time. In tip #7, we see that you need enough money to last.

How long do you think you'll need your money to last? (Pause for audience participation).

According to the Employee Benefits Research Institute, 16% of workers said their very confident, 38% said they were somewhat confident, 24% of workers said their not too confident and 22% said their Not at All Confident.

The more money you have saved for retirement, the further you can go. So, don't delay. Start saving today!



So, you're probably thinking how much should you save?   tipe #8 shows us a simple rule of thumb that many financial experts follow when it comes to how much to save.

In your 20s, save 7% of your salary,

In your 30s, save 10% of your salary,

In your 40s, save 15% of your salary and

In your 50s, save 20% of your salary.

So, what are you waiting for? Now that you've discovered the Retirement Knowledge, you can continue your plan for your secure retirement by joining your retirement plan today, if eligible!

That wraps up our presentation for today. But before we end, I'd like to review the main points we've talked about. You can afford to participate. Time is your most important asset. Be realistic about how much you are going to need for retirement.

I would like to take this time to answer any questions that you many have.

Thank you for your attention and participation.