

# RJ20 HELPS YOU PREPARE FOR RETIREMENT

## Simple Steps to Implement Your *Personalized* Investment Strategy

***The 401(k) offered by your employer is one of the best retirement income distribution vehicles you have for retirement!***

RJ20 Online Certified Financial Planners are here to help YOU make the most of it! A Retirement Progress report will provide a personalized assessment of your current retirement savings and investments. Your RJ20 report shows you how to best prepare for your own retirement. The personalized report is generated using information from your retirement plan and employer.

### What will my report tell me???

Your report will answer common questions such as:

1. How much income will I have when I retire?
2. How much should I be saving in my 401(k)?
3. How should I invest my 401(k) assets?
4. What age should I retire?

### What Do I Do Next???

1. Personalized reports arrive each Spring
2. To *implement* RJ20's suggested contribution rate and/or investment advice simply follow the directions on the last page of your report
3. Repeat the process every year when you receive your personalized annual report
4. Contact RJ20 Certified Financial Planners to include more information in your report or get answers to additional financial questions – we're ready to help! [RJ20 provides participant advice, no product sales, no conflicts of interest.](#)

