

SET YOUR FUTURE SELF UP FOR SUCCESS



One of the biggest things that can hold us back from retirement success is ourselves. We tend to think of our future selves as someone separate from us, so saving for the future can feel like giving our money away. This kind of thinking keeps us focused on the near-term, to the detriment of our own future. Don't fall into that trap! Remember, your future self is the person *you* will be someday, so set yourself up for success. Don't let any of the common excuses below hold you back from having the kind of retirement you want.

If you think...	Then consider...
"I don't make enough money."	Saving for the future involves finding the right balance between your present needs and future goals. If you can't save everything you need to right now, start with a small amount you can afford, and increase it annually until you reach your savings goal.
"I'm too young to worry about it right now. Time is on my side."	Time <i>is</i> on your side, but only if you start saving now. The longer you save, the more growth potential your investments will have. When you give your money more time to accumulate, the compound earnings on your investments can make a big difference.
"I'm too old – it's too late to save."	It's never too late to start. Saving today can help ensure you have something to rely on in retirement. If you are age 50 or older, you can contribute extra "catch-up contributions" to help you reach your goals (up to an additional \$6,500 for 2021).
"Investing is complicated. Stocks, bonds... it's too confusing!"	Your plan has an "asset allocation" option that provides a pre-built investment portfolio designed to be appropriate for you based on your target retirement date. You also have access to free investment advice through BerganKDV to help guide you through your investment decisions.
"I'll just rely on Social Security."	Social Security was never meant to be anyone's sole retirement plan – it's more like a safety net to provide the bare necessities of life. Saving is the best way to ensure you can keep your standard of living in retirement.
"I just don't know how to get started."	BerganKDV is here to help! We can help you enroll in your plan, choose your investments, and answer your questions. Reach out today using the contact info below.

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EMAIL
retirement@bergankdv.com



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1-844-674-401k