



CO-OP RETIREMENT PLAN

Secure your retirement with lifetime income.

COMMON RETIREMENT FACTS

WHAT YOU NEED:

11.1X

You need **11.1x** your annual income at retirement age (67) to maintain your standard of living throughout retirement.

YOU MUST SAVE:

16%

The same study says you need to save **16%** of every paycheck starting at age 25 to accumulate 11.1x your annual income.

HOW LONG?:

42 YEARS

You need to save from ages 25-67 (**42 years**) in order to achieve this goal.

Most employers only offer a 401(k) savings plan. The rest is up to you.

- ▶ Start saving early and don't stop
- ▶ Invest correctly
- ▶ Do not withdraw – regardless of the reason
- ▶ Adjust correctly and avoid market corrections
- ▶ Make your 401(k) last until you die

WORRY LESS, SAVE MORE, **RETIRE BETTER**

4%

CONTRIBUTION TO THE CO-OP RETIREMENT PLAN

+

3%

CONTRIBUTION TO YOUR 401(K)

=

7%

TOTAL CONTRIBUTION INSTEAD OF 16%

Frontier Cooperative wants you to retire well, with dignity and the overwhelming confidence you have a retirement plan that works. Instead of 16%, our dual approach reduces your suggested contribution to **7%**.

The Co-op Retirement Plan is a guaranteed lifetime income plan that you and Frontier Cooperative fund, a **4% contribution** from you and a significant contribution from Frontier Cooperative. The Co-op Retirement Plan systematically replaces a percentage of your income over your career. When you are ready to retire, you choose a lifetime payment option and begin to enjoy a worry-free retirement.

Retiring at the standards in the study quoted is not easy – we suggest saving an additional **3% in our 401(k) savings plan**. Your circumstances are unique. You may want to save more. **We match 50% of your contributions up to 3%**.

For more information about the Plan, visit www.ubgretire.com.