



*When you retire, you'll have  
the time...*

*but will you have the money?*

Seventy-five percent of retirees regret not saving more. None seem to complain about saving too much!

## Prepare Now for Retirement

One secret to having enough is to pay yourself first. Target at least 10% of your income towards retirement. Use it to open an IRA.

A traditional IRA lets you save money tax-deferred—that means more money to earn a return on. A Roth IRA allows you to take the growth out tax-free at retirement.

Also, see if your employer offers a 401(k) plan. If the company will match your contribution, take advantage of the “FREE MONEY.”

AIG Financial Advisors at Arizona Federal\* have the expertise to help you plan for the future you want. Schedule an appointment with your advisor today!

\* Not NCUA insured—not insured by the credit union—may lose value.



**AIG**

**Financial Advisors**  
at Arizona Federal

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