

A weekly resource
for your well-being

PARTNERS
FOR HEALTH **WORKING**
HEALTHIER TN

A TIP FOR TENNESSEANS

September 5, 2017

FOUR TIPS FOR A HEALTHY POST-WORK LIFE PLAN

The average American spends 20 years in retirement.¹ Living those years in comfort takes a lot of planning. It's never too early (or too late) to start saving. Here's how to start building your own nest egg:

- Start with a goal. Here's a [quick calculator](#) to see how much you need to save.
- Start small and gradually increase the amount you put aside.
- Start to adjust your lifestyle. Living on less income later won't be such a shock.
- Start saving now. A few years makes a big difference.

WHERE'S THE MONEY COMING FROM?

Relying on one source of retirement income is risky. It can also add more stress at a time you'd rather be relaxing. Take a look at some savings options you may have, including employee retirement (401k, 403b and 457), IRAs, Social Security or pensions. Ask your employer about savings plans that may be available at work.

PLAN FOR EMOTIONAL HEALTH, TOO.

Most of us look forward to a good retired life. And it can take some adjusting. Getting used to things like a new routine, missing the job you liked to do, changing social needs—are part of the transition to retirement.



Use your resources.

Your benefits include access to credentialed financial professionals to help you stay on the path to an enjoyable after-work life. Check out these [resources](#) or call 888-Here4TN (437-3486) to talk to a financial planner.



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References:

1 "Top 10 Ways to Prepare for Retirement." US Department of Labor, September 2015. Web. 05 July 2017. | 2 "The 2016 Retirement Confidence Survey: Worker Confidence Stable, Retiree Confidence Continues to Increase," Employee Benefit Research Institute, March 2016. Web. 05 July 2017. | "Retirement Estimator." Social Security Administration, Web. 05 July 2017. | "Preventive Healthcare: Everyone Needs an Ounce of Prevention." Centers for Disease Control and Prevention, 23 December 2015. Web. 05 July 2017.

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