

**RISE: YOU MIGHT BE READY TO RETIRE, BUT ARE YOU PREPARED? I'M RISE  
JILL MILLER.**

**ACCORDING TO THE U-S CENSUS, THE AVERAGE RETIREMENT AGE IS SIXTY  
TWO. BUT, THE AVERAGE SAVINGS OF A FIFTY YEAR OLD IS ROUGHLY  
FORTY-FOUR THOUSAND DOLLARS.**

**AND, A SURVEY BY CAREER BUILDER SAYS THIRTY-SIX PERCENT OF  
AMERICANS DON'T CONTRIBUTE ANYTHING TO RETIREMENT SAVINGS.**

**KENT CALDWELL MEEKS, SR. DIRECTOR OF INVESTMENT AND FIDUCIARY  
SERVICES, WELLS FARGO WEALTH MANAGEMENT GROUP**

**KENT: START PLANNING FOR RETIREMENT AS EARLY AS YOU CAN, AND MAKE SURE  
YOU UNDERSTAND HOW MUCH MONEY YOU WILL NEED TO LIVE  
COMFORTABLY. MEET WITH A PERSONAL BANKER OR LOOK FOR ONLINE  
RESOURCES TO HELP CALCULATE YOUR NEEDS. IF DEBT INTERFERES WITH  
YOUR ABILITY TO SAVE FOR RETIREMENT, DEVELOP A DEBT PAY DOWN  
PLAN. IF YOU HAVE EXCESS FUNDS, THINK ABOUT MAXIMIZING  
CONTRIBUTIONS TO A SAVINGS PLAN, LIKE A 4-0-1 K, OR I-R-A.  
RETIREMENT PLANNING CAN BE OVERWHELMING. DON'T HESITATE TO TALK  
TO A PROFESSIONAL WHO CAN HELP YOU FIND THE RIGHT OPTIONS.**

**RISE: FOR MORE, VISIT WELLS FARGO DOT COM SLASH INVESTING SLASH  
RETIREMENT.**