

## Planning for retirement. Worse than going to the dentist?

Many of us hate going to the dentist. We put it off, and what may have been a workable problem becomes much more difficult (and painful). Results of a new survey indicate the same may be true about saving for retirement. In April, the Employee Benefit Research Institute (EBRI) released the results of its annual Retirement Confidence Survey<sup>®</sup>. The percentage of Americans who said they were very confident they would have enough savings for a comfortable retirement was at a 15-year low—only 18 percent. Over a third indicated they were not confident they will have a comfortable retirement.

If you lack confidence about your retirement, there's something you can do about it. Contact an NEA Valuebuilder<sup>®</sup> representative to discuss how you can supplement your state-sponsored retirement plan. Some experts say you should plan for as much as 100 percent of your pre-retirement income in retirement. Your state pension and Social Security (if available) will likely fall short of that goal.

Another resource to help you gauge your retirement readiness is NEA Member Benefits' Five-Minute Retirement Checkup. Answer a few quick questions and you'll get a snapshot of where you stand in saving for retirement. Check out the "Checkup" at [www.neamb.com/5toRetire](http://www.neamb.com/5toRetire).

For more information about the EBRI survey, visit [www.ebri.org](http://www.ebri.org). Call 1-800-NEA-VALU (632-8258) to contact an NEA Valuebuilder representative about starting or reviewing your retirement savings plan—before it becomes as painful as "pulling teeth!"

You should carefully consider the investment objectives, risks, and charges and expenses of the mutual funds and variable annuities available under the NEA Valuebuilder Program before investing. You may obtain a prospectus that contains this and other information about the mutual funds and variable annuities by calling our National Service Center at 1-800-NEA-VALU (632-8258). You should read the prospectus carefully before investing. Investing in variable annuities and mutual funds involves risk and there is no guarantee of investment results.

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Annuities are long-term investments suitable for retirement.

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