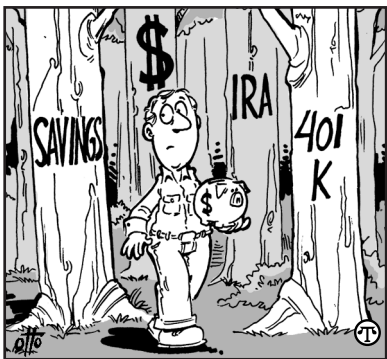


Three Tips To Help Survive The Retirement Wilderness

(NAPSA)—When lost, the first rule of wilderness survival is to not panic. Experts agree the same principle applies to those who worry about saving enough for retirement.

“Focus on the immediate things you can control, rather than on how far you are from your goal,” recommends Symetra Financial executive and Boy Scout troop leader Roger Harbin. “Stay calm, and with a little planning and fortitude, you’ll get there sooner than you think.”



Here are some tips to help keep your cool as you build your retirement savings:

- **Don't give up, it's never too late.** Saving early is always best, but there are options if you're behind. If you're over 50, take advantage of 401(k) or IRA “catch-up” provisions, which allow you to contribute more to your plan each year.

- **Follow the beaten path.** Automatic enrollment and company matching make 401(k) saving a cinch. And as you near retirement, consider annuities, which can guarantee a lifetime of income.

- **Signal for help.** Talk to a financial advisor or bank representative—these trained professionals can recommend the best options for your retirement plan.

For more retirement survival tips, visit symetra.com/survivalguide.