

Calculate Your Retirement Readiness

(NAPSA)—In the next decade, 77 million baby boomers are going to reach retirement age. The National Retirement Risk Index (NRRI) in 2006 revealed that 43 percent of Americans are currently at risk of being financially unprepared for retirement. Faced with declining traditional pensions, modest 401(k) balances, longer life spans and declining Social Security expectations, what can Americans do to help ensure their golden years are truly golden?

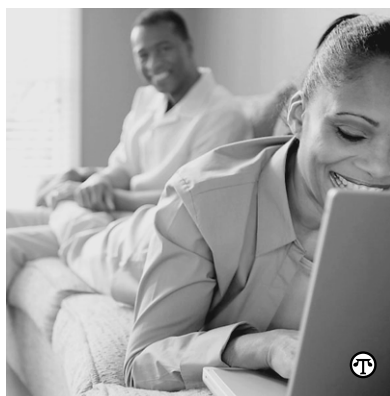
In response to this growing need, one major financial firm created a free, innovative and customized online experience that enables users to generate a single number—their *R-Score*SM—that measures their retirement readiness.

“We have created an interactive resource that allows any individual to gauge his or her retirement readiness,” said Keith Millner, senior vice president of Nationwide Financial’s In-Retirement business unit. Nationwide Investment Services Corporation is a member of NASD.

“After entering basic financial and demographic information, users get a number that tells them if they’re on track to maintain their standard of living in retirement. *RetirAbility Check*SM is an experience that is educational, entertaining...and a bit different.”

*RetirAbility Check*SM also offers personalized suggestions and tips for *R-Score*SM improvement. Millner said Americans, regardless of where they are in their retirement planning, should keep the following tips in mind:

• **HIRE A PROFESSIONAL**—Consider engaging a competent, qualified investment professional whose business and personal styles suit your needs.



• **TAKE CHARGE**—Don’t leave your financial future to Uncle Sam—or chance. Prepare for your own needs through a 401(k) or IRA.

• **CUT THE PLASTIC HABIT**—You may be shocked at the REAL cost of that lunch you charged last week.

• **PAY YOURSELF FIRST**—Don’t wait until you have extra money to put into savings.

• **REVIEW YOUR SAVINGS PLANS**—Mark your calendar to review your fund choices at least once a year.

• **INCREASE YOUR 401(k) CONTRIBUTION**—It’s tax deferred so it may be cheaper than you think. If you increase each time you get a raise, you won’t even miss the money.

• **GET FREE MONEY**—If your employer offers a 401(k) match, ask how to get the maximum. Bear in mind that the employer match may be subject to a vesting schedule. All withdrawals are taxed as ordinary income and if taken prior to age 59½ may be subject to a 10 percent penalty.

Obtain and improve your personal *R-Score*SM at www.nationwide.com/retirabilitycheck.