

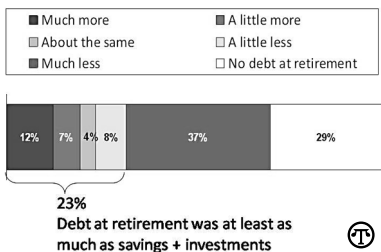
PLAN AHEAD

Your Secure Retirement

(NAPSA)—You owe it to yourself to know how much you owe. Finding the balance between today's living and tomorrow's security is easier when you understand debt.

Yet a survey conducted for Securian Financial Group found that nearly half the respondents couldn't classify at least one common financial obligation as debt. In fact, 11 percent of people with debt don't consider themselves in

At retirement, retirees' debt compared to investments + savings was...



debt.

Respondents said their top financial goals were paying off debt and saving for retirement, but only 40 percent actually paid down more debt than they added during the year.

Over half the retirees retired with nonmortgage debt and about 25 percent of retirees said their debt equaled or surpassed their savings and investments at retirement.

“Clearly, debt is a threat to a secure retirement,” said Kerry Geurkink, Securian Financial Group, who noted that for many people, retirement will last 30 years or more. “Americans could adopt a simple goal that makes sense, and that’s to be debt-free by retirement.”

The survey was conducted by Matthew Greenwald & Associates.