

## What are your current feelings about your ability to save for retirement?

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## “Pre-Game” to Greater Things in Your Retirement

*Play Your Cards Right and Secure Your Financial Future*

(NAPS)—Planning for retirement can feel daunting. However, no matter your age, taking small steps today can better set you up for retirement in the long run. If you’re in your Pretirement years — your 40s and 50s and closer to retirement than the start of your career — it’s all the more important to think about the steps you can take now to secure your financial future.

### The State of Retirement in the U.S.

According to a recent AARP survey, 59% of older adults are worried they won’t have enough money to support themselves in retirement, and 18% of older adults have no retirement savings at all. Other research from Goldman Sachs shows that just 49% of Black women have retirement savings, compared to 61% of U.S. adults overall. If you’re feeling unprepared for retirement, you’re not alone. For many, now is the best time to start taking steps towards savings. Free resources are available to help you learn about and prepare for retirement.

### Support is Available

Not sure how to start planning for retirement? You can visit [ThisIsPretirement.org](https://thisispretirement.org) for free resources to build a personalized plan and learn financial tips, like how to save for your future while paying off debt and how to create a retirement budget. The website was created by AARP and the Ad Council as part of the This Is Pretirement campaign to help U.S. adults close their retirement savings gap. To promote these free resources, they have released new public service advertisements (PSAs) featuring Vanessa Estelle Williams encouraging viewers to play the long game to retirement with the tools and information available at [ThisIsPretirement.org](https://thisispretirement.org).

“We know that planning for a secure retirement takes intention and initiative, but some may not always have the resources at their disposal to take action,” said Shani Hosten, Vice President of Audience Strategy at AARP. “[ThisIsPretirement.org](https://thisispretirement.org) provides steps for people to take now to build a more secure financial future and accomplish



**The sooner you get ready for retirement, the better off you’ll be. Prepare today at [ThisIsPretirement.org](https://thisispretirement.org).**

goals like paying off debt and building an emergency fund.”

### How to Get Started

It’s never too late to start planning for retirement. No matter where you are in retirement preparation, you can take small, actionable steps today to help reach your goals. Don’t know where to start? Begin by considering a few key questions:

1. When it comes to planning for retirement, what are you most nervous about?
2. When do you plan on retiring and how long do you have until then?
3. What type of retirement savings plan (if any) do you have?
4. Do you have any debt or unpaid loans?

These are just a few examples of what to consider when looking to your future. At [ThisIsPretirement.org](https://thisispretirement.org) you can take a simple quiz and receive a free, personalized retirement savings action plan to help you plan for retirement with purpose.

### Learn More

Planning for retirement isn’t a waiting game. It takes intention, insight and initiative to secure your financial future. Taking small steps and developing retirement goals today can better set you up for retirement in the long run. You can go to [ThisIsPretirement.org](https://thisispretirement.org) to take your first or next step toward a secure retirement, today.