



# Back-to-school for Retirement Plans



## School is now in session!

Let's check if you're preparing for retirement and review the following items we've listed below.



### Contribute to your Retirement Plan

It is imperative to keep track of your retirement plan and set aside a percentage of your income. It's recommended to save at least 10% of your income for an enjoyable retirement.



### Assign or Update Beneficiaries

A critical part of having a retirement plan is to assign the accounts beneficiaries. It's important to periodically check or update the account after major life events occur (death of a spouse, marriage, divorce, etc.)



### Familiarize yourself with your Company's Offerings

Does your company offer supplemental life insurance, supplemental disability income insurance, long-term care insurance and/or healthcare plans? It's a good idea to be familiar with their benefits and frequently check to see what new perks they offer.



### Be Aware of Cyber Security

Cyber-attacks are common and should be recognized by retirement plan participants to ensure their information is safe. It's essential to review your statements on a quarterly basis, establish a user ID and password and sign up for two-factor authentication. You should frequently update your passwords and educate yourself on cyber security.

**For assistance, please contact Gateway Retirement Consulting at  
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