

WHY RETIREMENT READINESS IS NOT JUST A CATCH-PHRASE
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Many employees are confused about retirement and are unprepared to retire on time. According to the National Institute on Retirement Security (March 2015), 45% of working-age households do not have a retirement account of any kind (e.g. IRA or 401(k)), and the average working-household has virtually no retirement savings – only \$2,500 average – when you take into account all working-age households. For workers age 55 – 64, some 62% have less than one times their average annual salary. Six out 10 Americans interviewed believe we are facing a ***Retirement Crisis***.

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