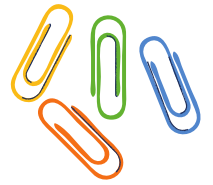


# BACK-TO-SCHOOL FOR RETIREMENT PLANS



CLASS IS 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's 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 to achieve a comfortable retirement.



## ASSIGN OR UPDATE BENEFICIARIES

A critical part of having a retirement plan is to assign your beneficiaries. It's important to keep your beneficiary designation up to date—especially after major life events like the death of a spouse, marriage, divorce, etc.



## BE AWARE OF CYBERSECURITY

Cyber attacks are possible and retirement plan participants should take steps to ensure their information is safe. It's essential to frequently update your passwords and educate yourself on cybersecurity.

## FOR MORE HELP



**Hays**  
Financial Group

Schedule time to speak with us at [calendly.com/hays-financial-group](https://calendly.com/hays-financial-group) or scan the code. You can also call 844-714-7634 or text 833-336-0276.

