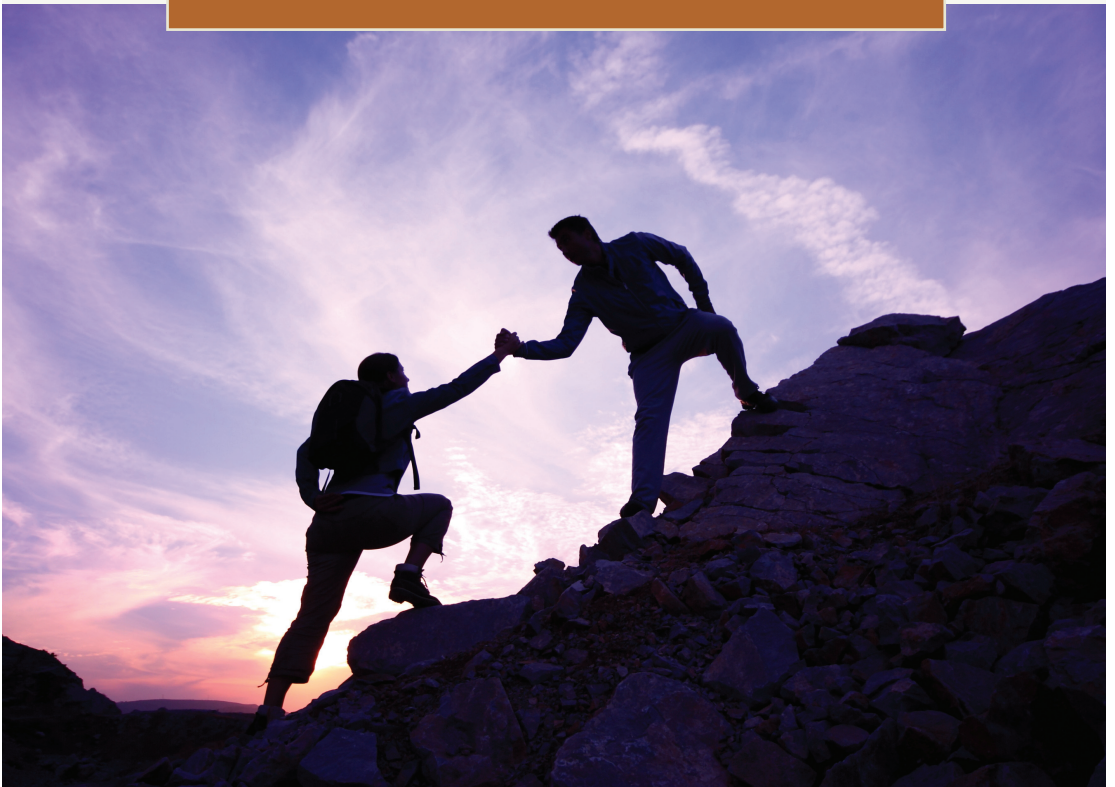


Retirement Readiness

**Will your employees be able to
afford retirement?**

Let's take a look



NEW ENGLAND
Retirement Consultants

Improving plans for tomorrow

Retirement readiness is today's No.1 personal finance topic. Retirement is already a fact or soon will be for millions of "boomers," and even young earners are being warned to prepare for a nightmare future when many elderly live to see their resources depleted.

A study by Ernst & Young found that almost 3 out of 5 new middle-class retirees will outlive their financial assets if they attempt to maintain their pre-retirement standard of living.

Retirees' potential to outlive their income is significant

Did You Know?



Age 65

A man turning age 65 today can expect to live, on average, until age 83

Age 83

A woman turning age 65 today can expect to live, on average, until age 85

Age 85

About one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95.

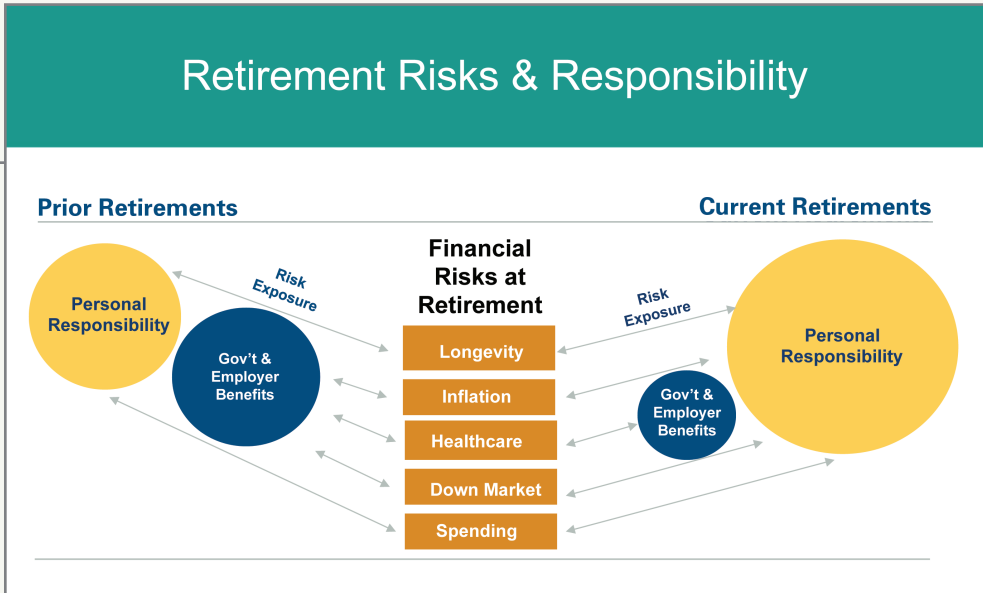
Source: Americans for Secure Retirement (ASR)

New England Retirement Consultants understands that no one wants fear to motivate their preparations for retirement. There are many variables – and so many unknowns. But we have insights and answers.

New England Retirement Consultants can clear your path to the best retirement income protection available. We will analyze your needs and goals and discuss your total range of plan design options. Protecting retirement income from inflation should be a top goal.

Learning the number of options open to your plan that will boost your confidence as your employees focus on preparing for retirement. Preparing for the risks of retirement in advance is prudent planning.

Retirement Risks & Responsibility



New England Retirement Consultants has been an industry leader providing fresh & innovative solutions along with prudent due diligence of retirement plans for organizations. Helping employees become better equipped to enter retirement is one of our major goals. There are clear, concise and concrete steps that a plan sponsor can take to help their employees become retirement ready. If you would like to find out more how we are helping our clients help their employees to be able to afford retirement, please contact us at 617-535-6946 or email us at info@NE-RC.com.

New England Retirement Consultants, LLC is a federally registered investment advisory firm. Our consultants average 28 years of in depth experience working with clients in the following areas:

Fee and Fiduciary Audits for 401(k), 403(b) and Actuarial
Custom Target Date Funds and Models
Stable Value/ Guaranteed Interest Account Due Diligence
Plan Design and Maximizing Participant Outcomes
Defined Benefit Termination Consulting & Strategies
Asset / Liability Studies
Investment Advisory
CIO Outsourcing Due Diligence & RFP

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