



YOUR RETIREMENT SAVINGS JOURNEY BEGINS WITH YOU.

# Be the CFO of your retirement.

The rise of healthcare costs could have a large impact on your retirement savings.

According to data compiled by [ssa.gov](http://ssa.gov):<sup>1</sup>



1 in 4 65-year-old Americans will surpass age 90.



1 in 10 will live to be age 95.

Living longer may mean having to stretch retirement income further than expected and paying more towards healthcare than was planned for. How will you manage your retirement savings for the potential medical care costs if you live that long? The CalPERS 457 Plan can help you save more for retirement and create the future monthly income you may need.

It's important that you understand the impact of healthcare costs on retirement income. The following online resources can help you estimate your costs of healthcare in retirement.

### Living to 100 Life Expectancy Calculator

Developed by the director of the New England Centenarian Study, [Livingto100.com](http://Livingto100.com) uses research data and your answers to 40 brief questions to estimate how long you will live.

### AARP's Health Care Costs Calculator

AARP's educational tool helps to estimate healthcare costs in retirement and provides tips for a healthier lifestyle. Visit [aarp.org](http://aarp.org) and search *Health Care Costs Calculator* for more information.

### myOrangeMoney®

The myOrangeMoney experience in your CalPERS 457 Plan account shows the future monthly income you may need in retirement and your progress toward that goal. Visit [calpers457.com](http://calpers457.com) to log in and assess whether your income estimate will be enough to meet your needs as you age.



## Not enrolled in the CalPERS 457 Plan? **Your retirement needs you!**

Visit [calpers457.com](http://calpers457.com) to download and complete the *Participant Enrollment Kit*. Please call **888-713-8244** with any questions or visit [calpers457.timetap.com](http://calpers457.timetap.com) to schedule an appointment to discuss your retirement planning and savings strategy with a CalPERS 457 Account Manager.

<sup>1</sup> Social Security Administration, "Social Security Calculators: Life Expectancy," [www.ssa.gov/planners/lifeexpectancy.html](http://www.ssa.gov/planners/lifeexpectancy.html)