

Subject line: 3 savings tips as you prep for retirement.



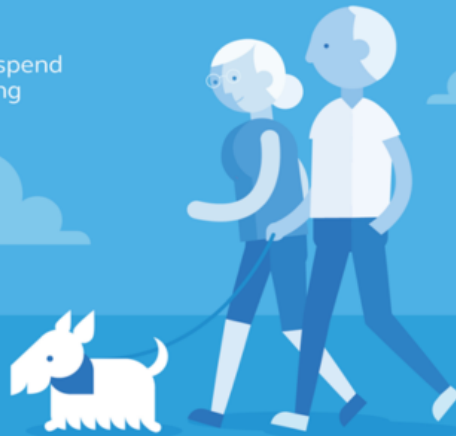
First Quarter 2018



# Retirement Matters

Smart ways to save and spend with a little extra planning

First Quarter 2018



You've worked hard to save for retirement. Keep it up! But as it gets closer, you may be looking for ideas to maximize your savings. Don't worry, you still have several ways to set some extra money aside. In this issue of *Retirement Matters*, give these few steps a try:

Start by getting a handle on your budget. Our **five steps to a better budget** webinar can help relieve some stress that tends to come with managing money.



Next, complete your **retirement spending plan**. Visualizing your future income and expenses can give you a better idea of how much to save today.

Can you put away a little more? If you're age 50 or older, catch-up contributions can help you pile on to your retirement savings. If available in



your organization's retirement plan,  
find out [how they work](#).



Just remember, it's never too late to reach or exceed your retirement savings goals. Check out [principal.com/retire](http://principal.com/retire) for more resources to help you save, plan and enjoy your retirement.

### What's your why?

Listen as [Principal CEO Dan Houston](#) explains how your answer can help you better plan for retirement.

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