

# Create a Pension: Retirement Income Education for Your Team

A no-cost, voluntary education program for employers without a traditional pension

**Your employees saved. Now they need a plan to turn it into a paycheck.**

**You offer the savings plan. We help employees understand the income side.**

Most of today's workers will retire without an employer pension. They know their 401(k) balance, but not how it becomes monthly income, how Social Security fits, or what to ask before making permanent decisions. Roots & Wealth Group offers plain-English education, built around the book *Create a Pension*, at no cost to your company.

## What we can provide

### Lunch-and-learn workshops

A 45-minute "Create a Pension" session, on-site or by Zoom: finding the income gap, mapping income sources and the questions to ask before deciding.

### Annuities 101 webinar series

A complimentary three-part educational series employees can join live or watch on demand. No product presentation.

### Ready-to-forward newsletter

"Retirement, Your Way", a one-page employee newsletter (sample included on page 3) you can send as is.

### Optional 1-on-1 Roadmap Calls

Employees who want a personal conversation can book one directly and privately. Participation is entirely voluntary.

## How it works

- 1 15-minute intro call.** We learn about your team, your timing and any guidelines your company has for outside speakers.
- 2 Pick the format.** A workshop, a webinar invitation, the newsletter or a mix. We provide the materials and a sample announcement.
- 3 Employees opt in.** Anyone who wants more help contacts us directly. You never have to manage follow-up.

**What this program is not:** no cost to your company, no access to employee data or plan records, no changes to your plan or payroll, and no investment or securities advice.

## FOR HR AND BENEFITS PROFESSIONALS

### Book a 15-minute HR intro call

See if a workshop or webinar fits your team: [rootsandwealth.com/hr](https://rootsandwealth.com/hr)

# Retirement Income Readiness: An HR Checklist

Simple steps that help employees feel more prepared, without adding to your workload

## FOUNDATIONS

- ☐ **Point employees to their Social Security estimate.** Share [ssa.gov/myaccount](https://ssa.gov/myaccount) in onboarding and open-enrollment materials.
- ☐ **Explain what your plan does and doesn't provide.** Make sure people know whether your company offers a pension, and that a 401(k) balance isn't the same as monthly income.
- ☐ **Keep the plan provider's tools easy to find.** List where employees can see balances, beneficiaries and contribution settings.

## EDUCATION

- ☐ **Offer one retirement-income topic each year.** A workshop or webinar on turning savings into income works well alongside accumulation-focused plan education.
- ☐ **Reach employees 5 to 10 years from retirement.** This group has the most decisions ahead and often the fewest resources.
- ☐ **Share a short, neutral newsletter.** Forward "Retirement, Your Way" (page 3) or a similar one-page resource.
- ☐ **Include spouses and partners.** Retirement income decisions usually involve both people; invite them to virtual sessions.

## TRANSITIONS

- ☐ **Add a retirement-income resource to your exit checklist.** Retiring employees get a list of places to learn before making permanent decisions.
- ☐ **Encourage questions before signatures.** Remind employees to ask about fees, guarantees, liquidity and what happens at death before buying any financial product.
- ☐ **Keep outside education voluntary and separate.** Employees contact outside educators directly; HR doesn't share data or endorse products.

### THREE QUESTIONS EVERY PRE-RETIREE SHOULD BE ABLE TO ANSWER

1. What will my essential monthly expenses be? 2. Which of my income sources are dependable, and which can vary? 3. How will I cover the gap for a long retirement, inflation and a surviving spouse?

### WANT HELP CHECKING THESE BOXES?

**We'll bring the workshop, webinar and materials.**

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# Retirement, Your Way

ISSUE 01 • READY TO FORWARD TO YOUR EMPLOYEES

## Retiring without a pension?

### Start with a plan for your monthly income.

You have spent years earning and saving. As retirement gets closer, the next question is simple: where will your monthly income come from when your paycheck stops? If you don't have an employer pension, start by putting your income needs on paper.

- 1. Know your monthly number.** Estimate housing, food, healthcare, transportation and taxes. Include room for travel, family and the things you enjoy.
- 2. Map your income sources.** Check your Social Security estimates at [ssa.gov/myaccount](https://ssa.gov/myaccount). List any pension or other expected income. Separate dependable income from income that can vary.
- 3. Plan for the remaining gap.** Consider savings withdrawals and other income options. Keep money accessible for emergencies, and account for inflation, a long retirement and a surviving spouse's needs.

#### YOUR MONTHLY INCOME CHECK

Estimated spending \$\_\_\_\_\_ – Expected income \$\_\_\_\_\_ = Gap \$\_\_\_\_\_

Use the same tax basis for both amounts. Revisit your estimate as plans change.

## Where might an annuity fit?

An annuity is an insurance contract. Depending on the contract and payout option, it may provide income for a set period or for life. Ask about guarantees, costs, withdrawal restrictions and what happens at death. An annuity is one possible tool; whether it fits depends on your situation.

#### FREE ONLINE EDUCATION • NO OBLIGATION TO PURCHASE

### Annuities 101: A complimentary three-part educational series

Explore how different annuity contracts work and the questions to ask before making a decision. Join live or watch on demand. No product presentation or individualized recommendations.

**REGISTER:** [rootsandwealth.com/annuities101\\_registration](https://rootsandwealth.com/annuities101_registration)

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