

A Million Dollar Nest Egg?

How much would you need to save to build a nest egg of a million dollars?

Take a look at this table. It shows how much money you would need to save, in order to have \$1,000,000 at retirement (age 65).

Other good questions to answer are: Is one million enough? Will you need more, or less, for a comfortable retirement? Are you putting enough savings away? Can you afford to retire when you'd like? Will your nest egg last as long as you do?

Retirement calculators can help you answer these questions, put your mind at ease, and help you feel comfortable that you're on the right track.

They come in many forms—from worksheets in financial or retirement planning publications, to financial planning software and websites. Looking for one on the Internet? Search for "retirement calculator." You may be surprised by how many you will be able to find.

Starting Age	Monthly Contribution	Total Contribution	Total Earnings	Retirement Nest Egg
20	\$190	\$102,600	\$897,400	\$1,000,000
25	\$287	\$137,760	\$862,240	\$1,000,000
30	\$436	\$183,120	\$816,880	\$1,000,000
35	\$671	\$241,560	\$758,440	\$1,000,000
40	\$1,052	\$315,600	\$684,400	\$1,000,000
45	\$1,698	\$407,520	\$592,480	\$1,000,000
50	\$2,890	\$520,200	\$479,800	\$1,000,000

Assumes an 8 percent rate of return. Remember that this information is intended for illustrative purposes and does not represent an investment recommendation. Past performance is no guarantee of future result. ●



**The PBA
"Support Law
Enforcement"
tags are here!**



The Florida PBA "Support Law Enforcement" license tags are available for purchase at your county tax offices. The proceeds from the sale of this tag go into the Florida PBA Heart Fund to help fallen officers and their families—and it's tax-deductible (see page 25). So help your fellow law enforcement officers and families out (and show your support for the PBA) by purchasing one or more of these license tags for your vehicle or vehicles.

Attention! Attention! Attention! Attention!

Need to contact the PBA? Call: 1-800-733-3722

See Page 6 to join E-PBA!

Get your PBA Wearables at: www.BuyPBA.com (See page 28)

We're proud to serve those who serve our communities.

For more information on our Florida PBA-endorsed* retirement programs, call 800-282-5855 to speak with Ed Caldwell (ext. 63421) or Tom Howard (ext. 63424).

*The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford LIC and Hartford Securities Distribution Company, Inc. ("HSD").

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Retirement programs can be funded by group variable annuity products (HL-14991; NY & FL; HL-14973; HL-15811; HVL-11002 and HVL-21002 series; HVL-14000; HVL-14001; HVL-20000; HL-17402; HL-14848; HL-17402; HL-15420 [with Rider HL-16957] and group variable funding agreements (HL-16553 and HL-16553 ((NY)), as applicable, issued by Hartford LIC (Simsbury, CT). Group variable annuity contracts are underwritten and distributed by Hartford Securities Distribution Company, Inc., where applicable. Retirement programs can be funded by group fixed annuities (HL-19799) issued by Hartford LIC (Simsbury, CT) and can also invest in mutual funds through custodial accounts.

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