



CO-OP RETIREMENT PLAN

Secure your retirement with lifetime income.

Common Retirement Facts

WHAT YOU NEED:

11.1X

You need **11.1x** your annual income at retirement age (67) to maintain your standard of living throughout retirement.

YOU MUST SAVE:

16%

The same study says you need to save **16%** of every paycheck starting at age 25 to accumulate 11.1x your annual income.

HOW LONG?

42^{YEARS}

You need to save from ages 25-67 (**42 years**) in order to achieve this goal.

Most employers only offer a 401(k) savings plan. The rest is up to you.

- Start saving early and don't stop
- Invest correctly
- Do not withdraw - regardless of the reason
- Adjust correctly and avoid market corrections
- Make your 401(k) last until you die

WORRY LESS, SAVE MORE, RETIRE BETTER

4%

Contribution to the CO-OP Retirement Plan

+

3%

Contribution to your 401(k)

=

7%

Total contribution instead of 16%

Ag Partners wants you to retire well, with dignity and the overwhelming confidence you have a retirement plan that works. The combination of the Co-op Retirement Plan and our 401(k) creates a powerful retirement tool that can lower your suggested contribution to **7%**.

The Co-op Retirement Plan is a guaranteed lifetime income plan that you and Ag Partners fund, with a **4% contribution** from you and a significant contribution from Ag Partners. The Co-op Retirement Plan systematically replaces a percentage of your income over your career. When you are ready to retire, you choose a lifetime payment option and begin to enjoy a worry-free retirement.

Retiring at the standards in the study quoted is not easy – we suggest saving an additional **3% in our 401(k) savings plan**. Your circumstances are unique. You may want to save more. **We match 100% of your contribution up to 1%**.

For more information about the Plan, visit www.ubgretire.com