



Today's Saving = Tomorrow's Success

Planning for your future doesn't have to involve struggle and sacrifice. But it does require some planning and know-how. That's where we can help.

RETIREMENT BY THE NUMBERS

So, how much money will you need to live comfortably once you retire? It depends on your unique situation, but here are some general rules to guide you:

Most people will need 70%–80% of their pre-retirement income after they finish working.*
An annual salary of \$75K needs

\$52.5K–\$60K

IN RETIREMENT.

By age 65, the average full-time employee needs to have 10–12 times his or her annual pay socked away.*
An annual salary of \$75K needs

\$750K–\$900K

IN SAVINGS.

*How Much Money Do I Need to Retire?, AARP The Magazine, February/March 2015.

If you haven't started thinking about retirement, you're not alone (but that's no excuse!).

1/3

of Americans have no retirement savings.**

23%

of Americans have < \$10,000 saved for retirement.**

42%

of Millennials haven't started saving for retirement.**

**GoBankingRates.com survey, March 14, 2016.

THE 411 ON THE 401(K)

The Salesforce 401(k) is an easy and convenient way to save for your future. Here's how it works:



 <p>If you're 50 or older, you can make what's called catch-up contributions, up to \$1,000 each year.</p>	 <p>Set it and forget it. Enroll in the Annual Increase Program to automatically increase your contribution amount election each year.</p>	 <p>Keep contributing to let your account grow tax-free and let the power of compound interest do the work.</p>
 <p>Choose from several professionally managed funds, or opt for a self-managed account through Fidelity.</p>	 <p>Make contributions either pretax or post-tax (Roth account).</p>	 <p>Withdraw money with no penalty when you reach age 59 1/2. If you take a loan or withdraw money before then, you'll pay a penalty and taxes on that amount.</p>

QUESTIONS?
Call Fidelity at 1-800-835-5097, or visit www.401k.com.

MORE WAYS TO FUND YOUR FUTURE

The 401(k) isn't the only resource that Salesforce offers to boost your financial wellness.

-  **Employee Stock Purchase Plan (ESPP).** Own a piece of Salesforce, and save for your future.
-  **Health Savings Account and Flexible Spending Accounts.** These tax-advantaged accounts let you save and pay for eligible health care and dependent care expenses.
-  **Tuition reimbursement.** Salesforce reimburses 100% of tuition-related costs for pre-approved, job-related courses taken at an accredited academic institution—up to \$5,250 each calendar year.
-  **SoFi financing.** Refinance your student loan debt at lower rates than federal and private options.