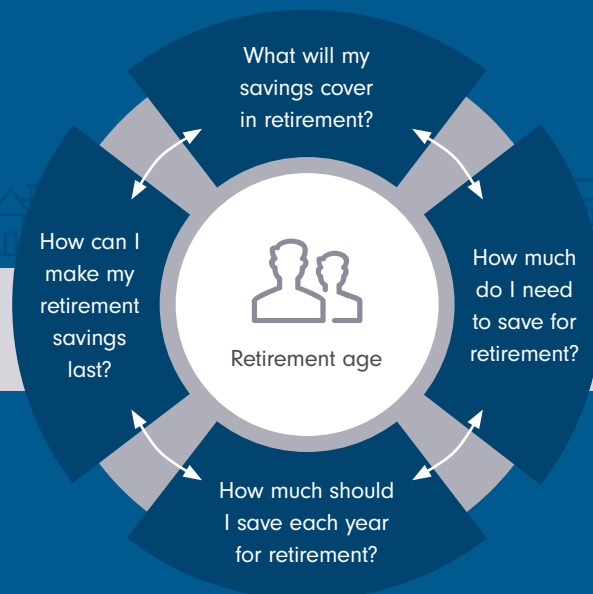


Supporting you on your road to retirement

We understand that planning for retirement can be daunting, so we've put together our retirement savings guidelines to help you discover more about your retirement savings.

These simple guidelines are designed to be rules of thumb that work collectively to help you understand more about, and develop, your own ideas to manage your retirement journey. Each one will help you understand and answer four commonly asked questions about retirement savings.

Visit our [website](#) to learn more and check your progress through our interactive tools.



Bringing it all together

The [Retirement Savings Guidelines](#) are designed to help guide you through the different stages of your retirement journey. We've included articles and interactive tools to help you explore key questions like [How much do I need to retire?](#) [How much should I be saving?](#) and [How can I make my retirement savings last?](#)

The guidelines and tools can help you understand where you are on your road to retirement and give you some ideas on how [small changes](#) today can have a big impact on your future. You can also take a look at your bigger financial picture and check your financial fitness with a [money check up](#).



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How much do I need to retire?

7x

The power of 7. Our research* shows that people who save 7x their annual household income by the age of 68 should be able to retire without any significant reduction in their standard of living. [Our tool](#) shows how you can progress to this 7x savings with savings milestones.

How do I maintain my standard of living?

35%

35% of, pre-retirement and pre-tax, annual household income. Our [rule of thumb](#) suggests that your retirement savings should cover about 35% of your pre-retirement annual household income before tax, with the rest coming from your State Pension. Read how other considerations such as retirement age and how much you earn may impact this figure.

How much should I be saving?

13%

13% of your annual household income. If you save for retirement from age 25 to age 68 our [rule of thumb](#) suggests you aim to save at least 13% of your yearly household income, before tax, each year. The good news is that this 13% includes any contributions to a workplace investment pension savings plan that you may get from your employer.

How can I make my retirement savings last?

5%

Up to 5% each year. Our [withdrawal guideline](#) is the percentage of your household retirement savings that you could withdraw each year, throughout your retirement. As a rule of thumb, aim to withdraw no more than 5% of your household savings in the first year of retirement, then adjust that amount every year for inflation.

*Source: Fidelity International's Retirement Savings Guidelines Whitepaper, 2018.

This information does not constitute investment advice and should not be used as the basis for any investment decision nor should it be treated as a personal recommendation. The figures quoted above use generic assumptions and estimations designed to give some simple rules of thumb to help you navigate your retirement savings journey and beyond. They are based on average household incomes in the UK with typically two working adults and two state pensions.

