

Inflation – *an* Important Factor *in Your* Retirement Plan

INVEST NOW TO OUTPACE INFLATION

Health care. Basic living expenses. Leisure activities. These are all important factors to consider when determining how much you'll need to save for retirement. However, don't forget about the potential impact of inflation.

WHAT IS INFLATION?

Inflation is a calculation of average price increases over a given year, typically shown as a percentage. Traditionally, the U.S. has seen prices increase about three percent annually.¹ This means that an annual income of \$40,000 today, will only have the buying power of \$17,981 in 25 years.

¹ "What effect can inflation have on my retirement savings?" usbank.com/calculators

TAKE A LOOK AT HOW PRICES MAY CHANGE OVER TIME:

	Today	In 15 years	In 25 years
New car	\$24,000	\$43,100	\$63,670
Week-long vacation	\$2,500	\$4,490	\$6,630
Winter coat	\$150	\$269	\$398
1 lb. of coffee	\$2.87	\$5.15	\$7.61

Sources: InflationData.com 2008

Current prices are estimates. Future prices based on an annual 3.98 percent rate of inflation.

WHAT CAN YOU DO ABOUT INFLATION?

Inflation is an inevitable reality, but there are steps you can take to plan ahead. Following are your best defenses against inflation:

1. Participate in your company retirement plan, and do so at a level that will allow you to save enough to maintain your lifestyle despite rising prices.
2. Make sure your overall portfolio includes funds that help your savings keep up with inflation.

Inflation is a real threat to your retirement-income sufficiency, but saving early and investing wisely can help you safeguard your savings.



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