

# Retirement Planning

Whether you're just getting started or nearing retirement, it's important to save, invest and plan for your future retirement. Your retirement from work will shift your income from an employer-provided paycheck to your own retirement paycheck.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses helps you envision your potential total retirement income. Review the Overview, Planning and At Retirement sections for each of the areas below to help you learn more.



## Total Retirement Income Overview

Now that you have explored information about Savings, Pension, Social Security, Personal Income and Retiree Medical, the next step is to put the pieces together and compare your estimated expenses to complete your total retirement income picture. The information in this section can help with:

- **Planning:** Review ways to maximize your retirement income, minimize expenses and plan ahead for essential expenses throughout your retirement.
- **At Retirement:** Model your potential retirement income vs. expected expenses and explore various timeframes to initiate payments.

### Contact Information

Call the Northrop Grumman Benefits Center at 800-894-4194 with questions, or visit [NetBenefits](#).

Go There Now

**Total Retirement Income Diagram**



