

## Using the Retirement Analysis Tool

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Another way to analyze how to maximize income and minimize expenses is to model various scenarios and outcomes.

**Planning Summary** on NetBenefits is a great resource for retirement planning. This section provides access to information and powerful tools that allow you to model your total retirement income.

Access tools to help you create a plan for retirement to help you get and stay on track. By answering just a few questions, you'll be able to see your estimated retirement income from the Savings Plan and any other retirement assets, and identify a potential gap between what you may need and what you may have in retirement. The Retirement Analysis tool accessed through Planning Summary allows you to explore hypothetical scenarios to potentially improve your retirement planning strategy. You can also get help picking investments or building your own portfolio in the Savings Plan.

The primary objective of the Retirement Analysis tool is to provide you with education about your current savings and estimated future contributions, and the potential impact they may have on your estimated income in retirement. The tool allows you to explore hypothetical scenarios to potentially improve your retirement planning strategy.

It also offers a hypothetical illustration of the amount of monthly income you could potentially have in retirement. The overall score reflects your expected ability to meet expenses. It's important that you understand the Retirement Score and perform the available interest sensitivity. Review the Results Chart, which shows the potential gaps and offers valuable suggestions. Analyze the potential impact of debt consolidation (know what we own *and* what we owe).