



## Curious & Concerned

Doing it all and  
in need of support

If you fall into the “Curious and Concerned” group of pre-retirees, chances are retirement is looming in the back of your mind ... but more pressing day-to-day challenges have kept you from giving your long-term plan the attention it deserves. Luckily, it’s not too late to solicit guidance and create a strategy that delivers on your retirement goals.

If you’re a working parent, you may feel that having quality time to relax with loved ones is key to your happiness ... and that it features prominently in your vision of retirement. More time to pursue your hobbies, connect with your community and rediscover yourself could also factor into your future goals.

However, sometimes it feels like you’ll be working forever to get there. You may worry that you’re already behind when it comes to funding your retirement future. And that, without the right plan in place, you may not be able to retire when you want.

## Your Next Steps

You've got a lot on your plate. If you're feeling overwhelmed, ask your employer for assistance. They'll provide an overview of workplace benefits that can take some weight off your shoulders. As you explore your options, an income annuity may be worth a closer look, as it ensures you have a fixed income in retirement you can rely on for the rest of your life.

The right help and resources can help you feel more confident in your future.

### In Your Shoes: A Personal Account of the “Curious & Concerned” Mindset



#### Meet Gloria,

a 56-year-old retail worker from Boston and single mother of four. Three of her children are still living with her at home, as well as her mother whom she cares for.

“I’m juggling a lot and tend to take each week as it comes. Between work, caring for mom, getting the kids to their activities, making sure homework gets done, keeping house and budgeting for the week, there’s not enough time leftover to think about the future. I’m already picking up weekend shifts just to make ends meet ... and it feels like I’m going to have to work forever to afford all the things our family needs. It’s a lot, and it’s hard not to feel completely overwhelmed.

I’ve saved sporadically for retirement over the years, but our immediate needs always seem more pressing. I’d love for someone to swoop in, tell me what to do, and give me a plan I can stick to in the decade between now and when I’d like to retire. I don’t have time to do the research on my own, and I feel like hiring someone would be prohibitively expensive ... but I sure would appreciate any and all help.”

**For more information on income annuity options, please call the MyFRS Financial Guidance Line at [1-866-446-9377](tel:1-866-446-9377), Option 2.**

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