There are many questions to answer when planning for retirement; Will my spouse outlive me? What will my medical costs be? How much inflation should I plan for as I age? Will the markets hold? How long will I live? These daunting questions may leave us wishing for a crystal ball. While there is no crystal ball to address all the eventualities of retirement, we do have excellent retirement planning resources available to us. Let’s review some of these together.

**DMBA Financial Planners:** The DMBA financial planners provide comprehensive retirement planning which includes planning for the following:

- Retirement health benefits
- Sources of income – Pension, social security, 401k and other investments
- Insurance protection
- Estate planning and investment management
- Budgeting, building emergency savings and managing debt
- Charitable giving

The DMBA financial planners come to campus twice monthly and making a virtual appointment with them is as easy as logging into your DMBA account and clicking the link to “Request an Appointment”. If you would like to schedule a face to face visit please email or call them at finplanning@dmba.com 801-578-5627

**DMBA Retirement planning Tools:** The DMBA website has multiple financial calculators that can be used to help you prepare for retirement. These calculators can be found under the Retirement tab on the home page once you have logged into your account. Below are a few examples:

- **Retirement Income Planner** – Plan your retirement with a company pension, find out if you are on track and learn to stay there.
- **Required Minimum Distribution** – Use this calculator to determine your Required Minimum Distribution once you reach age 72. This financial calculator will also look at potential future year’s distribution requirements.
- **Deseret 401(k) Plan Benefit** – Use this calculator to see how increasing contributions to a qualified retirement plan helps you save for your retirement.

**Visit with Retirement specialist:** Lastly, a meeting with BYU’s retirement specialist will allow you to review in detail the DMBA retirement benefits you are eligible to receive. In this meeting we would review the following:

- Master Retirement Plan (Pension), 401k and TIAA
- Retiree Medical, Dental, & Vision
- Life Insurance
- Retirement Gift & Campus Benefits

It is an opportunity to get your retirement benefits questions answered and to familiarize yourself with what your retirement will look like.

**Remember, it’s never too late and it’s never too early to begin preparing for retirement.**

To make an appointment with DMBA Financial Planner, call 1-800-777-3622, ext. 5627
To make an appointment with TIAA-CREF Representative, call 1-800-732-8353
*** For assistance, please contact Benefits Services, in D-240 ASB or call 422-4716***