





WISER is a 501(c)(3) organization, established in 1996 by the Heinz Family Philanthropies to improve the opportunities for women to secure retirement income.

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1. **Have you considered what annual income you will need in retirement?**  
Is it 75 percent of what you earn now? It could be more or less than that, depending on your basic needs. Remember that Social Security usually covers about 40 percent of an average earner's pre-retirement income. You need to know where the rest of the money will come from.

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When planning to retire, take a careful look at all your savings and benefits. Ask the Social Security Administration to provide an up-to-date estimate of your benefits, including estimates of how much you can get at full retirement estimates of any pension benefits, when they can start, and whether they would increase if you waited a few years longer.

For people who want to retire before Medicare eligibility (age 65), health insurance for those early years can be very costly. Even with Medicare, prescription drug and long-term care expenses can be enormous.

Keep in mind that during the years you are retired, inflation will make everything cost more, especially medical care.

**MAKING YOUR MONEY LAST THROUGH YOUR RETIREMENT -  
IMMEDIATE**















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