DRS
WASHINGTON STATE
Department of Retirement Systems

National Save for Retirement Week
October 16 - 22, 2011

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
How much income will you need in retirement? Prepare a monthly budget that will help you estimate the income that you will need each month for a comfortable retirement. The U.S. Dept. of Labor has a great resource to help you estimate current & future expenses: Call them for a booklet at 866-444-3272 or follow the link below. **Taking the Mystery Out of Retirement Planning.**	**What will health care cost you in retirement?** Use information available through the Health Care Authority or the Office of the Insurance Commissioner to help estimate your health care expenses in retirement. **hca.wa.gov** **insurance.wa.gov**	**What will you receive from your pension?** Log in to (or register for) your *my*DRS account on the DRS website to estimate your monthly income from your defined benefit. **drs.wa.gov** ↓ ***my*DRS** ↓ **Defined Benefit Access** ↓ **Benefit Estimator**	**Estimate income from other sources:** Plan 3 Members log into the Plan 3 website to estimate income from your Defined Contribution account. **drs.wa.gov** ↓ ***my*DRS** ↓ **Plan 3 (Select System)** ↓ **Retirement Planning** ↓ **Calculators** ↓ **DC Disbursement Schedule**	**Estimate income from other sources:** Visit the Social Security website to review your annual statement or to estimate your retirement benefits. **socialsecurity.gov** ↓ **Estimate Your Retirement Benefits**	**Estimate your total retirement income:** Choose to Save® offers many free financial education tools including the Ballpark E$timate®, an interactive retirement planning worksheet. **choosetosave.org** ↓ **Ballpark E$timate®** ↓ **Interactive Ballpark**	**Do the math!** **Are you on track toward a comfortable retirement?** If there is still a gap between your estimated retirement needs & the income that you will have, consider signing up for Washington State's Deferred Compensation Program (DCP) or increase the amount you contribute to DCP. DCP **drs.wa.gov/dcp**