Save with PURPOSE.

Invest in YOU.

There is a future you dream of–the one that is the culmination of all your years of hard work; the one where you spend your days pursuing life's passions.

Use your company retirement plan to help make this dream a reality.

BB&T

1. **Set your goals.**
   Go to your online retirement account and use the interactive calculator to help you understand how much you will need to retire on time and on target.

2. **Follow expert advice—save at least 10%.**[1]
   If you aren't already there, try to increase your savings rate by at least one percent each year. Many people find this gradual increase easy to adjust to.

3. **NEW! Designate your beneficiaries online.**
   Go to the "Your Profile" section of your online retirement account to make your designations. Once added, designations can be reviewed and updated at any time. It's quick, easy, and a key part of your long-term plan.

4. **Review your strategy.**
   At least once a year make sure your personal goals, savings rate, and account settings are in line with your retirement strategy. Do this more frequently if a major life event occurs, such as marriage, the birth of a child, divorce, or the death of a beneficiary.

To learn more, visit your retirement account website.

[1] Benartzi, Shlomo. 2012. "Save More Tomorrow: Practical Behavioral Finance Solutions to Improve 401(k) Plans." New York: Penguin Group.