



INVESTING FOR YOUR FUTURE KEY HIGHLIGHTS

RETIREMENT STATISTICS

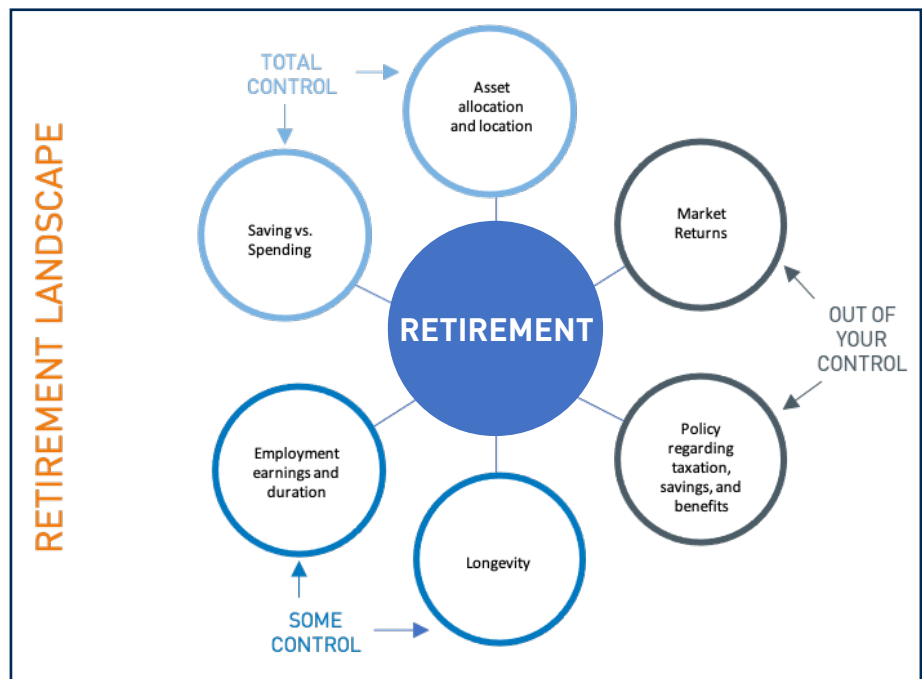
- > 40% of Americans fear they won't be able to retire because of financial setbacks related to the COVID-19 pandemic.
- > In 2019, the average retirement account savings for American households was \$65,000.
- > The average American under 35 has \$13,000 saved for retirement.
- > 62% of Americans aged 18 to 29 have some retirement savings, but only 28% percent feel on track for retirement.
- > 54% of non-retirees have a 401(k) or 403(b) while 26% have no retirement savings.
- > 51% of Americans retire at 61 or earlier, and 23% retire between 62 and 64, before Medicare coverage kicks in at 65.

Source: <https://www.fool.com/research/average-retirement-savings/>

A SOUND RETIREMENT PLAN

Make the most of the things that you can control but be sure to evaluate factors that are somewhat or completely out of your control within your comprehensive retirement plan.

Source: JP Morgan's Guide to Retirement 2019.



Source: The Importance of Being Earnest, J.P. Morgan Asset Management 2013

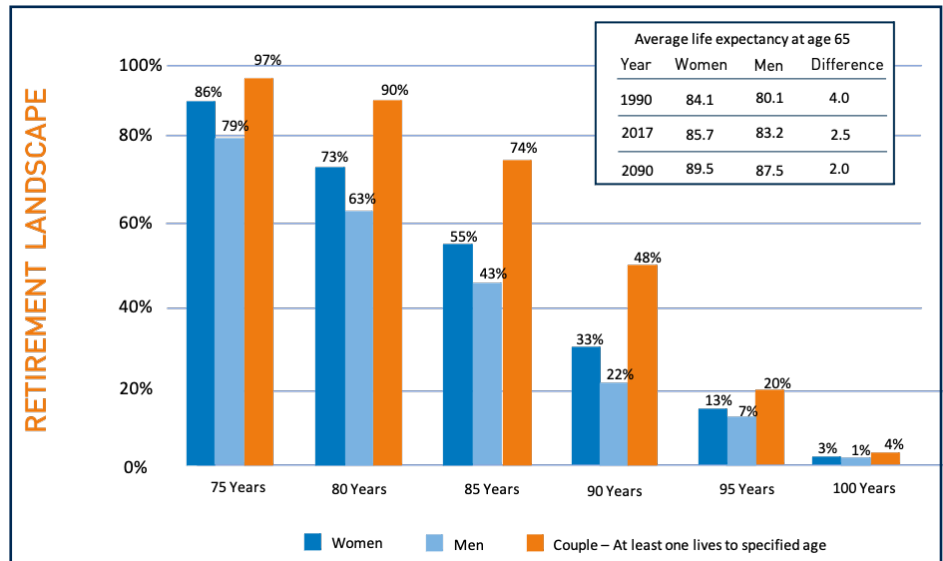


If you're 65 today, the probability of living to a specific age or beyond

PLAN FOR LONGEVITY

Average life expectancy continues to increase and is a mid-point not an end-point. You may need to plan on the probability of living much longer – perhaps 30+ years in retirement – and invest a portion of your portfolio for growth to maintain your purchasing power over time.

Chart: JP Morgan's Guide to Retirement 2019. Social Security Administration, Period Life Table, 2015 (published in 2018), J.P. Morgan Asset Management. Table: Social Security Administration 2018 OASDI Trustees Report. Probability at least one member of a same-sex female couple lives to age 90 is 55% and a same-sex male couple is 40%.

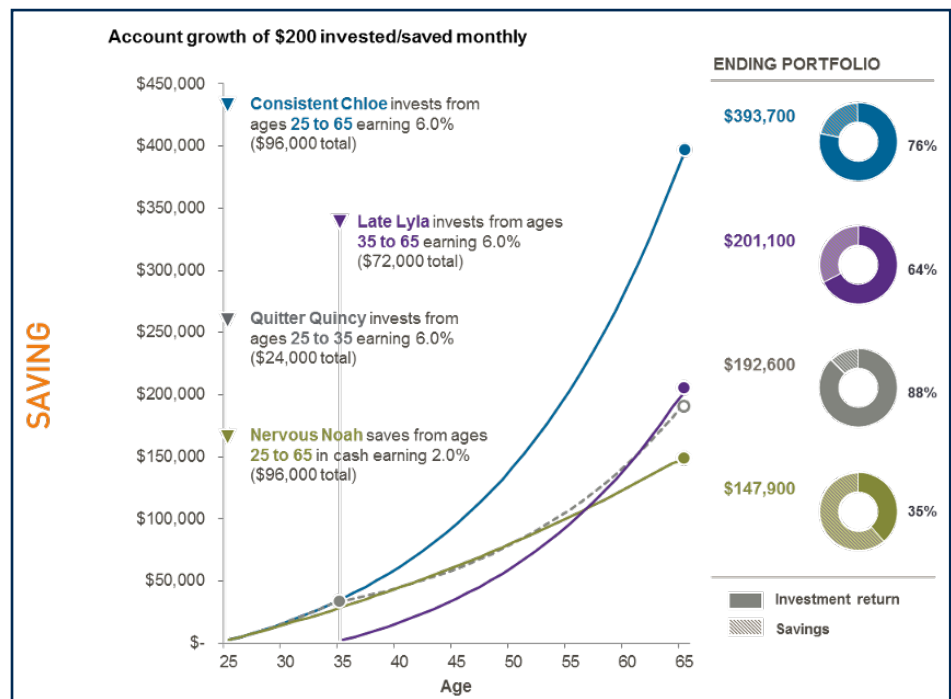


SAVING FUNDAMENTALS

Saving early and often, and investing what you save, are some of the keys to a successful retirement due to the power of compounding over the long term.

This example is for illustrative purposes only and not indicative of any investment. Account value in this example assumes a 6.0% annual return and cash assumes a 2.0% annual return.

Source: JP Morgan's Guide to Retirement 2019. J.P. Morgan Asset Management, Long-Term Capital Market Assumptions. Compounding is the increasing value of assets due to investment return earned on both principal and prior investment gains.





HOW MUCH DO YOU NEED FOR RETIREMENT?

Will Social Security take care of you?

\$1,341/month for retired workers and their dependants?

That's \$16,092 per year.

Could you live on that?

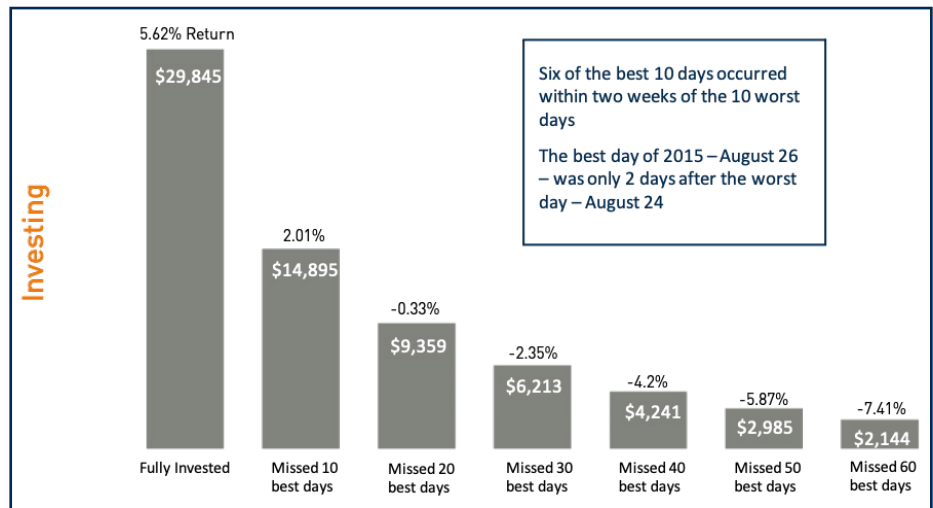
Source: RPAG

PLAN TO STAY INVESTED

Trying to time the market is extremely difficult to do. Market lows often result in emotional decision making. Investing for the long term while managing volatility can result in a better retirement outcome.

Source: JP Morgan's Guide to Retirement 2019. J.P. Morgan Asset Management analysis using data from Bloomberg. Returns are based on the S&P 500 Total Return Index, an unmanaged, capitalization-weighted index that measures the performance of 500 large capitalization domestic stocks representing all major industries. Indices do not include fees or operating expenses and are not available for actual investment. The hypothetical performance calculations are shown for illustrative purposes only and are not meant to be representative of actual results while investing over the time periods shown. The hypothetical performance calculations for the respective strategies are shown gross of fees. If fees were included, returns would be lower. Hypothetical performance returns reflect the reinvestment of all dividends. The hypothetical performance results have certain inherent limitations. Unlike an actual performance record, they do not reflect actual trading, liquidity constraints, fees and other costs. Also, since the trades have not actually been executed, the results may have under- or overcompensated for the impact of certain market factors such as lack of liquidity. Simulated trading programs in general are also subject to the fact that they are designed with the benefit of hindsight. Returns will fluctuate and an investment upon redemption may be worth more or less than its original value. Past performance is not indicative of future returns. An individual cannot invest directly in an index. Data as of December 31, 2018.

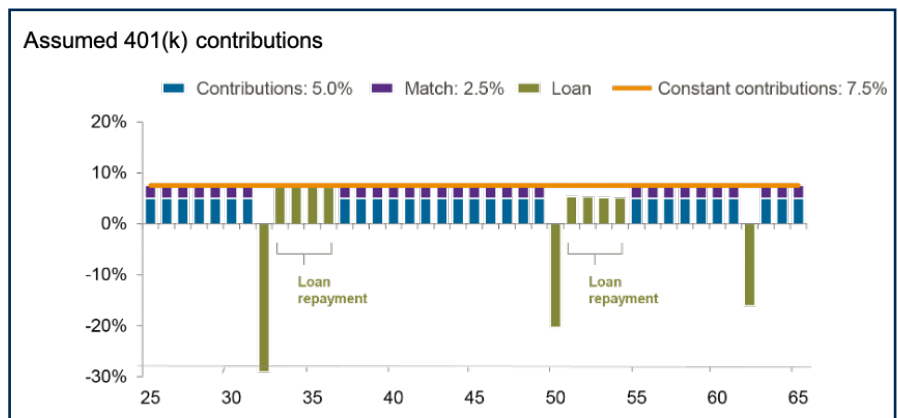
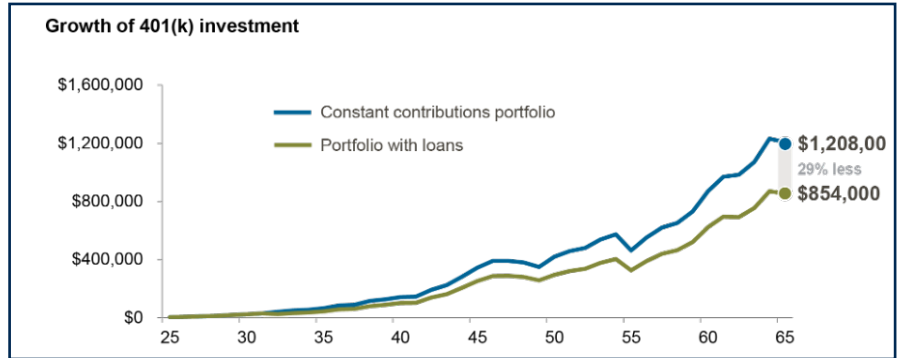
Returns of the S&P 500
Performance of a \$10,000 investment between January 4, 1999 and December 31, 2018



MITIGATE THE EFFECTS OF LOANS

If taking a loan from your 401(k) is unavoidable, try to mitigate the impact by continuing contributions while repaying the loan. It is especially important to ensure you continue to receive an employer match, if available.

Source: JP Morgan's Guide to Retirement 2019. J.P. Morgan Asset Management. For illustrative purposes only. Hypothetical portfolio is assumed to be invested 60% in the S&P 500 and 40% in the Barclays Capital U.S. Aggregate Index from 1978 to 2018. Starting salary of \$30,000 increasing by 2.0% each year.



MAKE A PLAN AND STAY THE COURSE

- > Make sure to take advantage of matching contributions.
- > Contribute consistently without making withdrawals.
- > Don't wait for "milestones" such as getting married or having kids to start saving for retirement. Start as soon as possible.

Source: <https://www.fool.com/research/average-retirement-savings/>

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