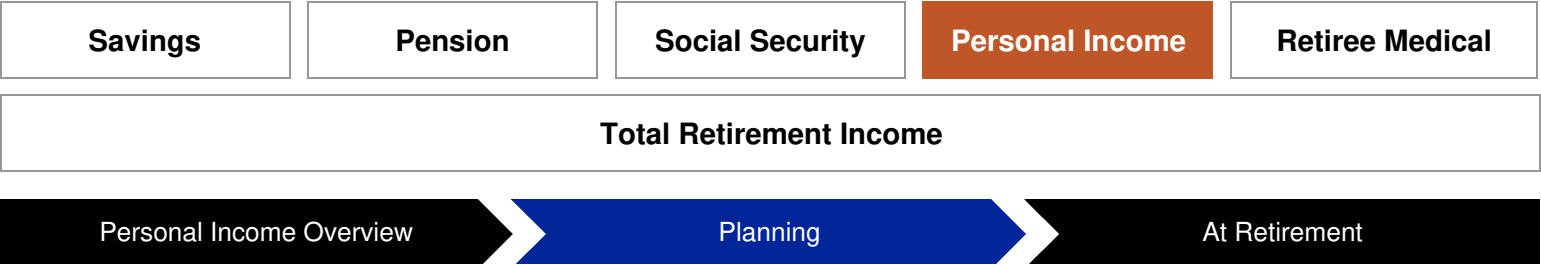




Retirement Planning

Whether you’re just getting started or nearing retirement, it’s important to save, invest and plan for your future retirement. Your retirement from work will shift your income from an employer-provided paycheck to your own retirement paycheck.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses helps you envision your potential total retirement income. Review the Overview, Planning and At Retirement sections for each of the areas below to help you learn more.



Planning

Education and resources to help you kickstart your retirement planning.

Decisions on how and when to receive income from other sources may impact your planning. Financial education, expert advice and online tools can help you plan for and assess other retirement sources.

Contact Information

Call the Northrop Grumman Benefits Center at 800-894-4194 or visit NetBenefits for more information.

Go There Now

Identifying Other Resources

Below are examples of other resources to explore. This isn’t an exhaustive list, but it’s a good place to start your research.

- Personal Savings and Investments – savings accounts, brokerage accounts and other assets can supplement your retirement income.
- Health Savings Accounts (HSAs).
- Traditional or Roth Individual Retirement Accounts (IRAs).
- Other Retirement Plans – don’t forget to include prior employer retirement plans.
- Real Estate or Personal Property – downsizing or selling your home can offer a source of income during retirement.
- Company Nonqualified Retirement Plans – certain employees participate in supplemental retirement plans that provide benefits beyond IRS limits.
- Continued Employment – many employees plan to keep working during retirement to offset medical costs or supplement income.

Exploring Inclusion in Planning Tools

Once you have identified the other resources you want to include in your retirement income, you can incorporate them into your

overall plan. The retirement planning tools available on NetBenefits help you not only create a plan for retirement, but also offer guidance on how to include other sources in that plan. By answering just a few questions, you'll be able to see your estimated retirement income from all your retirement assets.

Visit the [Planning Summary](#) for more details.

Seeking Personalized Advice

For personalized guidance, register for a complimentary financial one-on-one consultation or schedule a phone-based financial well-being review with a licensed Fidelity representative. During the conversation, you can discuss how to include other resources in your retirement plan. Visit [NetBenefits](#) to register.

Complimentary retirement planning sessions are also available by visiting a local Fidelity Investment Center near you.

- Locate a [Fidelity Investor Center](#) near you.
- To make an online appointment, find an [advisor at Fidelity.com](#) or contact the Investor Center by phone for more information.

Additional Resources

<p>Planning Summary</p> <p>Personalized view of your full financial picture in one spot, with help on what to do next in planning your financial journey.</p>	<p>Learning Resources</p> <p>Research other resource topics through interactive tools, articles, videos or workshops.</p>	<p>Schedule an Appointment</p> <p>Set up time to meet 1:1 with a retirement planner.</p>	<p>Retirement Decision Guide</p> <p>Get help in your one-of-a-kind retirement journey, beyond your financial well-being.</p>
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<p>Financial Wellness Central</p> <p>See what you're doing well and ways you can improve your financial well-being.</p>
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