



# healthy LIVING

February 2021

This month:  
Goals to make you feel good  
and how you can afford to save

## Think you can't afford to save more? Think again.



Imagine your  
retirement...



### RESULTS OF SMART SAVING

### RESULTS OF NOT-SO-SMART SAVING

Vacation in Paris, France .....	Visit Paris, Texas for one night
Cruise in your Corvette .....	Jumpstart your 12 year-old-car
Relax in front of your 90" Smart TV.....	Watch movies on your phone
Go to a spa .....	Sit in the bathtub

Many Ben E. Keith employees are already building a nest egg for their future with Company contributions to their 401(k) and/or Profit Sharing accounts. That money will get you part of the way to retirement. But, you still may need to figure out how much more to save in order to live comfortably after you stop working.

Saving money now is going to make a big difference in your life. Sooner or later, you are going to have the opportunity to buy a car, pay a down payment, fund a college education, or, fingers crossed, even retire. So here are two big reasons to think about saving for retirement now:

- **#1 Time flies.** Time really does fly the older you get. So, even though retirement seems like it's a long way out, it'll be here before you know it.
- **#2 Your retirement security is up to you.** Ben E. Keith can help (with 401(k) and Profit Sharing contributions). But you have to do something, too.

That something is to save money. Without your personal savings, you're going to run into a savings gap – the difference between what you'll have and what you'll need to do the things you enjoy when you retire.

### Close your savings gap

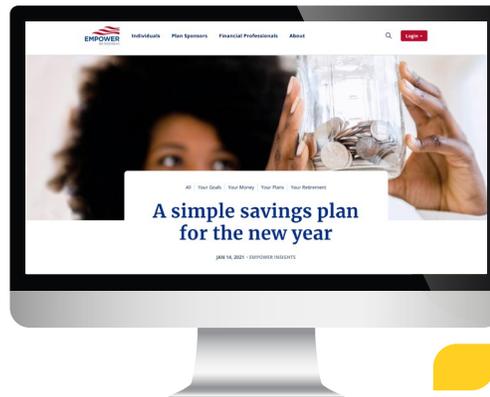
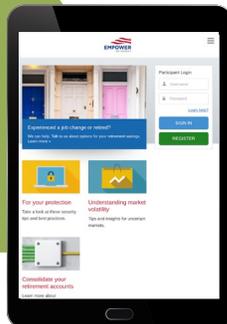
Saving more – even just a little bit more – may be easier than you think. Check out this [Retirement Planner](#) from Empower to figure out how much more you need to save based on your retirement age and current savings rate.

### Look ahead

Saving for retirement isn't a one-shot chore. Remember to revisit your goals on a regular basis, especially whenever you have a major milestone in your life. And remember, it's never too late to make a difference in your future.

[Empowermyretirement.com](http://Empowermyretirement.com)  
or  
1-833-BEK-SAVE  
(1-833-235-7283)

To access your BEK 401(k)  
or Profit Sharing account  
or for questions about  
saving or investing



Learn how a family  
banked \$1,378 in a year  
by setting aside:

- Week 1 - \$1
- Week 2 - \$2
- Week 3 - \$3
- Week 52 - \$52