

Education is vital to the future health of your Retirement

Learn about the benefits of your Island \$avings Plan



Are you prepared for a retirement that may last 20 to 30 years?

With an average life **expectancy of 81.3 years**,¹ Hawaii residents enjoy a longer life span than residents of other U.S. states. But the flip side to this good fortune is that Hawaii residents need to ensure they're prepared for a long retirement, especially considering the high cost of living in the Aloha State. Actuarial studies² reveal a greater life expectancy in Hawaii than in previous years and teachers and professors have the longest life expectancy of all State employees. A public school teacher who retires at age 65 may, on average, live to age 90.

Here's the good news: The Island \$avings Plan can easily help you save for a comfortable financial future.

Watch this short video to learn more



Joining is easy: Simply schedule an appointment to speak by phone or in person with a local Island \$avings Plan Retirement Education Counselor.

CLICK HERE TO BOOK YOUR APPOINTMENT TODAY!

You can also contact the local office of the Island \$avings Plan by calling the toll-free information line, **1-888-71-ALOHA** (1-888-712-5642), select option "2".

For more information about the Plan, including details about its many benefits along with helpful tools and resources, visit the [Island \\$avings Plan](#) website.

At-a-glance: Island \$avings Plan vs. 403(b) tax-sheltered annuity

Wondering how the Island \$avings Plan stacks up against your 403(b) tax-sheltered annuity? Lower fees are just one of the advantages of the Plan! [Click here](#) to view a comparison chart.



¹2013-2014 American Human Development Report by the Social Science Research Council, as cited in Insurance Business America, "The 15 US states with the longest life expectancies," January 16, 2015. <http://www.ibamag.com/news/the-15-us-states-with-the-longest-life-expectancies-18880.aspx>

²Actuarial Valuation Report, Gabriel Roeder Smith & Company, State of Hawaii, July 1, 2013.

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