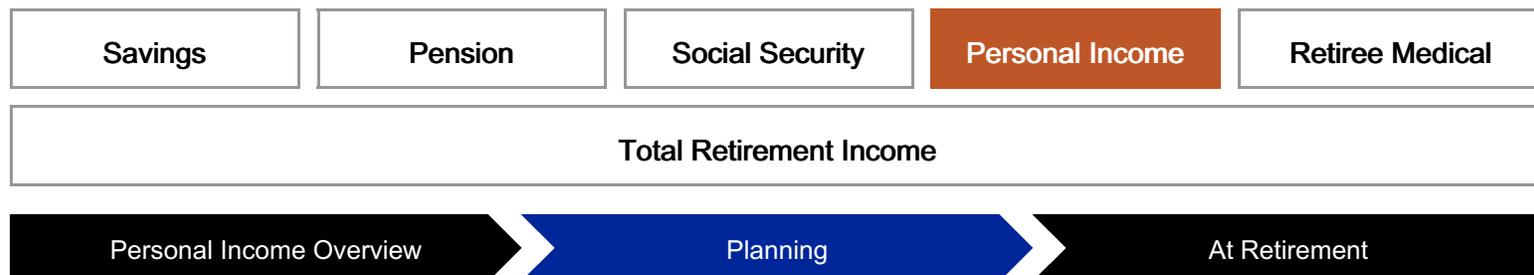


Retirement Planning

Whether you're just getting started or nearing retirement, it's important to save, invest and plan for your future. When you retire your income will shift from an employer-provided paycheck to other retirement income sources.

Understanding your estimated income from your savings and pension plans, Social Security, other personal income and retiree medical expenses can help you envision your potential total retirement income.

Review the overview, planning and at retirement sections below to 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](#)

Identify Other Resources

Below are examples of other resources you can 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.

Explore Planning Tools

Once you've 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 view your estimated retirement income from all your assets.

Visit the [Financial Wellness Dashboard](#) on NetBenefits for more details.

Seek Personalized Advice

For personalized guidance, visit [NetBenefits](#) to 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.

In addition, you can attend a retirement planning session at a local [Fidelity Investment Center](#) or make an online appointment with a [Fidelity advisor](#).

Additional Resources

Financial Wellness Dashboard

Your centralized hub, designed to provide financial insights and enhanced planning tool capabilities to help you make informed decisions with confidence.

Learning Resources

Research other resource topics through interactive tools, articles, videos or workshops.

Schedule an Appointment

Set up time to meet 1:1 with a retirement planner.

Retirement Decision Guide

Get help in your one-of-a-kind retirement journey, beyond your financial well-being.