NORTHROP GRUMMAN

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.

At Retirement

When you're ready to retire, we're here to help at every step.

When you decide to retire, it's important to review your plan and include all available assets. Knowing where to go for information can save you time. Consider:

Contact Information

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

Go There Now

Gathering Information from Personal Income

Begin gathering information from your other sources at least one year prior to your retirement. The sources may be payable differently and it may take time to set up the various payments. Knowing this information early may help prevent unwanted confusion and delays when your retirement date arrives.

Implementing Other Resources in Your Final Plan

Once you have identified your other sources, call the **Northrop Grumman Benefits Center** (NGBC) at 800-894-4194 to speak with a representative, schedule a 1:1 session with a retirement planner or start a conversation with a planning & guidance counselor who can discuss how your other sources may fit into your overall retirement plan.

Complimentary retirement planning sessions are also available by visiting a local Fidelity Investor Center.

- Locate a **Fidelity Investor Center** branch near you.
- Make an appointment online with a **Fidelity advisor** or contact the Investor Center by phone for more information.

Additional Resources

Planning Summary
Personalized view of your full financial picture in one spot, with help on what to do next in planning your financial journey.

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.

Financial Wellness Central
See what you're doing well and ways you can improve your financial well-being.