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The Credit Union Connection from CU at Work

At Rogue Credit Union, we know that retirement planning looks different for everyone. Whether it's years away or right around the corner, having the right tools and information can help you make the most of it.

In this edition, we're sharing a few practical ways to think about retirement planning, plus tools that can help you prepare for the future with confidence.

Navigating Today's Economy: Planning for Retirement

Retirement planning has changed a lot over the years. Instead of relying on a pension, most people now save through 401(k)s, IRAs and personal investment accounts. The result is simple: Your retirement depends less on a guaranteed benefit and more on how you save and invest over time.

That matters because people are living longer, and retirement lasts longer than it used to. Many people should plan for 20 to 30 years of retirement income after they stop working. At the same time, rising health care costs, inflation and everyday expenses can take up more of a retirement budget than many expect. Altogether, these changes mean that retirement planning is less about saving a specific amount and more about building a plan that can hold up over time. Saving consistently, revisiting your goals regularly and understanding how benefits like Social Security and Medicare fit into your overall plan can help you prepare for the future.

*Partnering with you
on your journey to
financial well-being.*

Tips for Financial Well-Being: Focus on Consistency

Retirement planning doesn't have to happen all at once. In many cases, small, consistent habits can make a meaningful difference over time.

Starting early can help your savings grow through compound interest, but it's never too late to begin. Contributing regularly to retirement accounts, reviewing your budget and paying down high-interest debt can support your long-term goals.

A Coffee for Your Future Self

If you invested \$5 in the stock market today, it could grow to about \$9.84 in 10 years, and about \$27.15 in 25 years (assuming an average 7% annual return). That's the power of compound interest and saving money over time.

It's important to revisit your plan as life changes. Career moves, family needs and future goals can all affect your retirement strategy over time. Learning more about Social Security, Medicare and investment options now can also help you make informed decisions later.

How We Can Help

At Rogue Credit Union, we're proud to support your retirement journey at every stage of life. That's why we partnered with [Silvur](#) to provide free retirement planning tools and educational resources.

Free Retirement Tools and Calculators

[Create a free Silvur account](#) to see your personalized Retirement Score. Find out how long your savings will last in retirement and compare scenarios to develop a plan that works for you.

Understand Your Benefits

Get clear, easy-to-understand information about Social Security and Medicare with 500+ lessons through Silvur's best-in-class Retirement School.

Explore Investment Options

Through [Rogue Investment Services](#)¹, you can connect with experienced financial advisors who provide education and guidance based on your goals.

With the right tools and support, you can spend less time worrying about your finances and more time enjoying your future. Send us a chat, call 800.856.7328 or visit your local branch to get started.



[Learn More About Silvur](#)

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