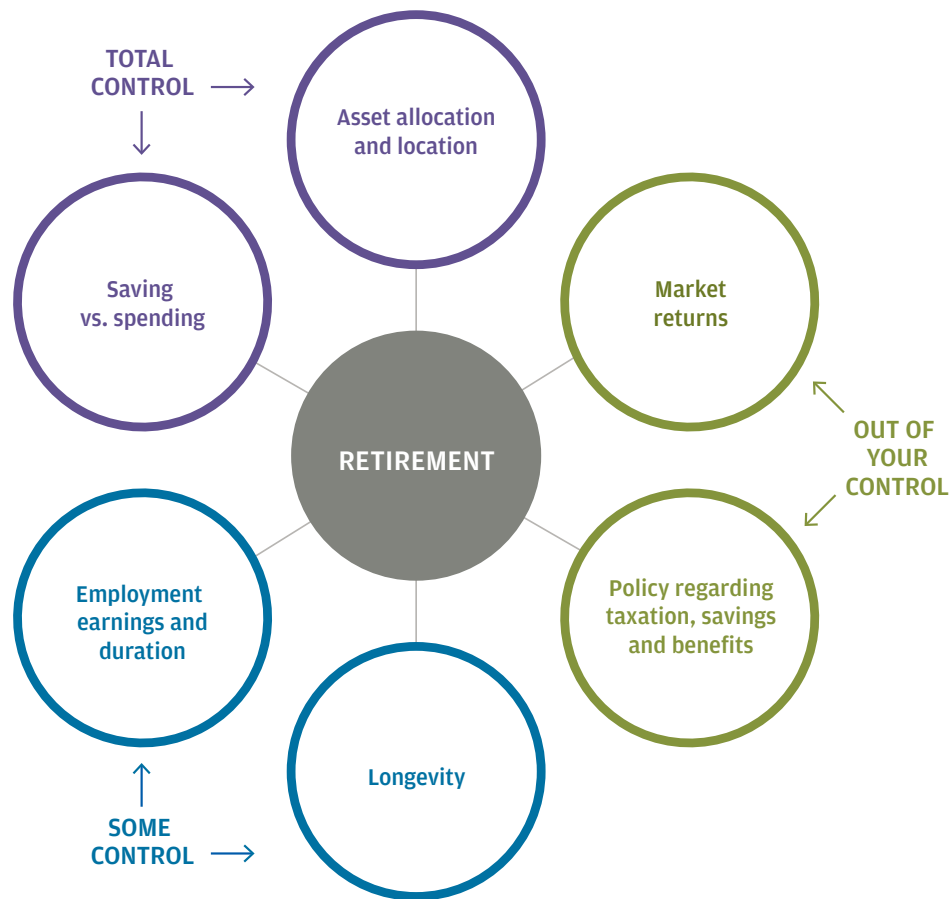


# The retirement equation



## A SOUND RETIREMENT PLAN

Make the most of the things that you can control but be sure to evaluate factors that are somewhat or completely out of your control.

Source: The Importance of Being Earnest, J.P. Morgan Asset Management, 2013.