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## ARKANSAS SECURITIES DEPARTMENT

### ***Arkansas Securities Commissioner cites 'concerns' about Arkansan's plans for retirement, offers informational program to address 'need' to prepare.***

Citing a 2013 national retirement survey conducted by the Employee Benefit Research Institute indicating that most Americans are ill-prepared for retirement, Arkansas Securities Commissioner, A. Heath Abshure, announced today that the Securities Department is offering an informational program to Arkansas businesses, organizations, and groups to assist in addressing this concern.

"The Institutes' survey clearly reveals that most American workers and families have done little to plan or prepare financially for their retirement years," said Abshure. "If we combine this with documented longer life spans, the effects of inflation and, questions regarding future Social Security benefits, it's reasonable to assume that the view of a 'comfortable' retirement for many people may not only be in jeopardy but also, very unrealistic."

The one-hour program titled 'The Road to Retirement, Charted Course or Aimless Wander,' emphasizes the 'need' to plan for retirement and covers topics such as establishing basic retirement goals, sources of retirement income, and the importance of personal savings. It also covers the basics of how to develop a 'personal retirement plan,' general information on investing, and resources that individuals can use for assistance.

The program is available statewide and without charge. To schedule, contact Larry Cathey, Investor Education Coordinator, at 501-324-8682 or, 800-981-4429; and, by email at: [lcathey@securities.arkansas.gov](mailto:lcathey@securities.arkansas.gov).