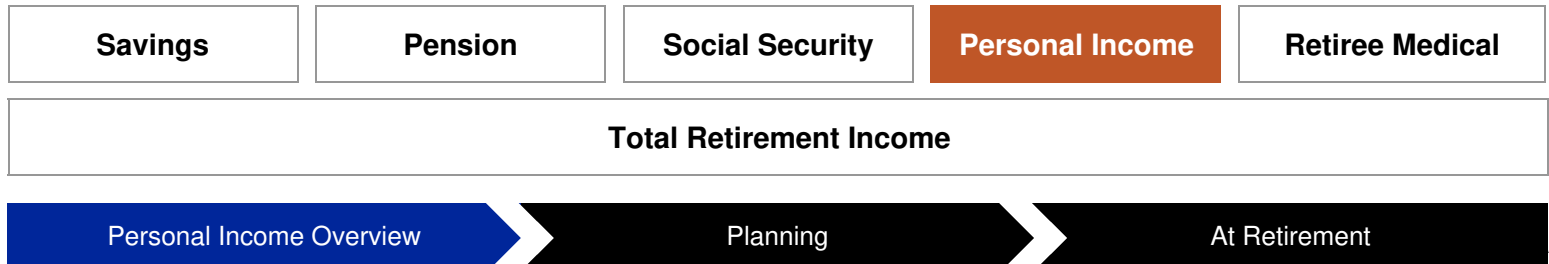


Retirement Planning

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.



Personal Income Overview

Additional income in retirement can come from other resources you've accumulated over your working lifetime. The information in the following sections can help you plan your retirement.

- **Planning:** Explore other resources you may accumulate and learn how to include them in your retirement plan.
- **At Retirement:** Review your overall plan and include all available assets.

Contact Information

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

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