

## **Xango Team**

*Below is an article taken out of the Arizona Republic newspaper giving food for thought. Building a XanGo residual income could be the answer for many people.*

### **Your Business**

#### **Survey says most not prepared for retirement:**

Most Americans have unrealistic expectations about how much they'll need to save for retirement, a study being released today (April 4, 2006) by the Employee Benefit Research Institute finds.

In its annual Retirement Confidence Survey, the group reports that while most workers expect to live long and comfortably after they retire, **far fewer** have taken the steps necessary to do so.

Of the 1,252 workers surveyed nationwide, roughly 6 in 10 say that they expect their living standards after they retire to be the same or better than in their working years, but nearly the same number admit they **hadn't mapped out how much** savings they'll need to do so.

More than half of the respondents say they **have saved less** than \$25,000.00 for retirement, while just **23 percent have saved more** than \$100,000.00. Still, about two-thirds say they are confident they will have enough to retire comfortably.

Researchers say the inflated hopes are based on outmoded expectations for employee **retirement packages, which are quickly becoming a thing of the past.**

*Sources: Compiled from reports by the Associated Press and Cox News Service.*