Are you ready for retirement?

Less than half of all BP employees are confident they'll be able to retire when they want.* Where do you stand? Here are three steps you can take today to find out.

*BP Financial Fitness Assessment, 2017

1 Do a quick estimate of how much you'll have per month when you retire.

The PwC Envision™ Lifetime Income projection is a simple way to estimate your monthly income at retirement.

How? To access PwC Envision™, visit **LifeBenefits**, then Quick Links, PwC – Financial Wellness. If it's your first time there, you'll be asked to complete a quick survey to customize the site for you. Then you'll see Lifetime Income on the main dashboard.

Not sure how much you're currently contributing to your BP retirement plan? View and update your contribution percentage for your BP retirement savings and check your account balances through **Fidelity NetBenefits**. Keep in mind that for 2018 the IRS contribution limits are now $18,500 or $24,500 if you're age 50+. You can also run more detailed pension projections there.

2 Get help from a personal coach – it's free and you can earn 250 wellness points!

Sign up for the PwC Coaching Call series entitled, "Plan for retirement." You'll complete three telephone counseling sessions with a PwC financial counselor who will walk you through determining your savings goals for retirement and how to fund it. Schedule your first telephone counseling session by September 15 and complete your three sessions by December 19 in order to earn points for the current calendar year. If you complete your third call after the deadline, your activity completion will be recorded for the next calendar year.

3 Take the Retirement Readiness Assessment (available if you're age 45+).

It takes just 10 minutes and provides you with a retirement readiness score and action steps. Follow up with a coaching call and you can earn 125 wellness points.

How? To access PwC Envision™, visit **LifeBenefits**, then Quick Links, PwC – Financial Wellness. You'll find your personalized assessment link at the bottom of your Profile page.

Have more retirement planning questions?

Call the PwC CounseLine for BP employees at **866-237-6165** Monday through Friday 8am to 7pm CT. You'll get free, confidential guidance from a PwC financial planner who isn't selling you anything.