The earlier you start saving, the more your money could potentially **grow.**

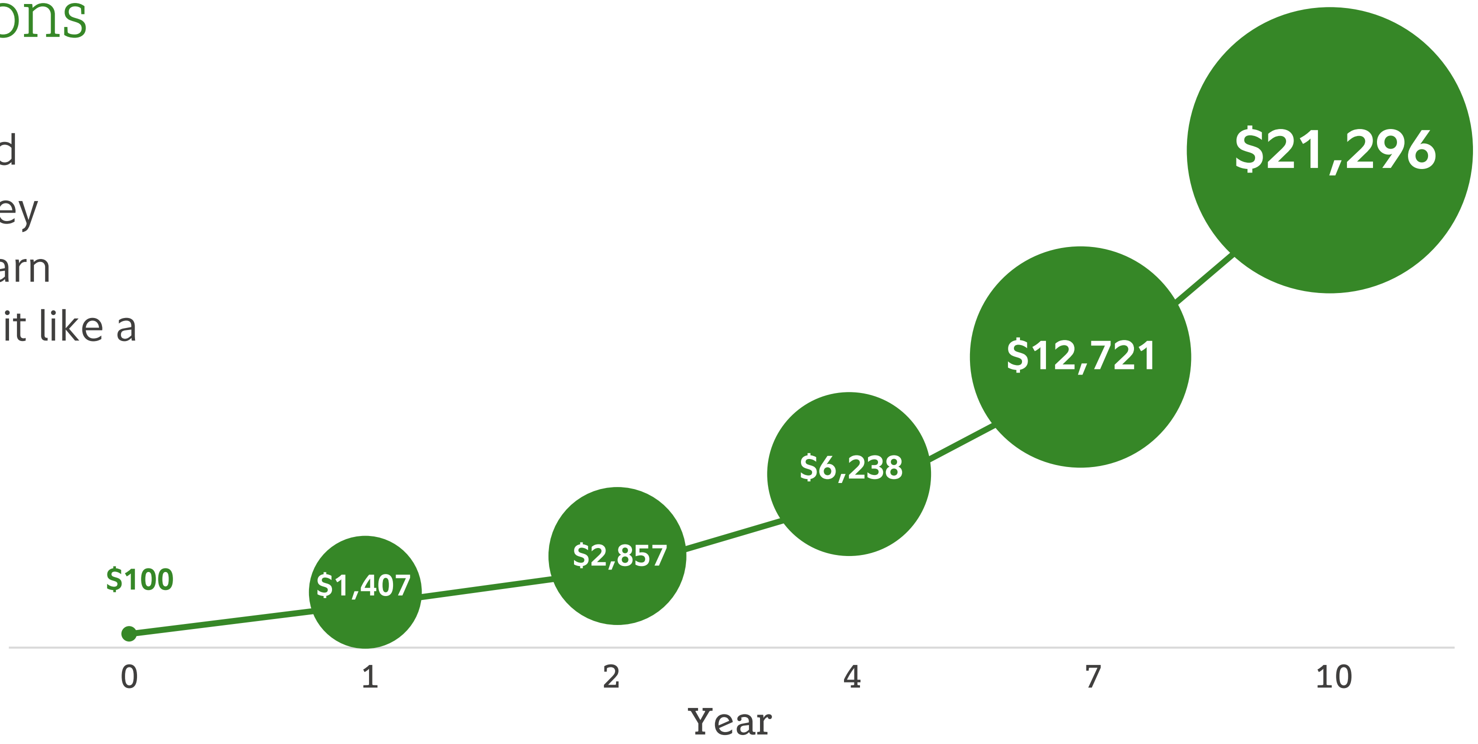
Scan to increase your contributions

The Power of Small Contributions

Your **workplace savings plan** offers compound growth on your savings. That means your money could grow faster, because your interest can earn even more interest if it stays invested. Think of it like a snowball getting bigger as it rolls.

In this example, see the power of small contributions: Just $50 bi-weekly—$1,300 in first year contributions—could grow to $21,296 in 10 years with contributions growing with salary growth in subsequent years.*

The effect of bi-weekly contributions*



*For illustration purposes only. This hypothetical example assumes the following: (1) a beginning plan account balance of $100; (2) pretax contributions of $50 bi-weekly, which is annualized to $1,300,at the beginning of the period for 1 through 10 years; (3) An annual rate of return of 7%; (4) A nominal annual salary growth rate of 4% applied to contributions after year 1. The ending values do not reflect taxes, fees, or inflation. If they did, amount would be lower. Earnings and pretax contributions are subject to taxes when withdrawn. Distributions made before age 59½ may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision. The assumed rate of return used in the example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

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