



# Steps to help yourself today and tomorrow.

The earlier you start saving, the more time your money has the potential to grow, and your interest can earn even more interest if it stays invested. Think of it like a snowball getting bigger as it rolls. Your future self will thank you. **Here's how it works:**

## You choose how to stretch your money

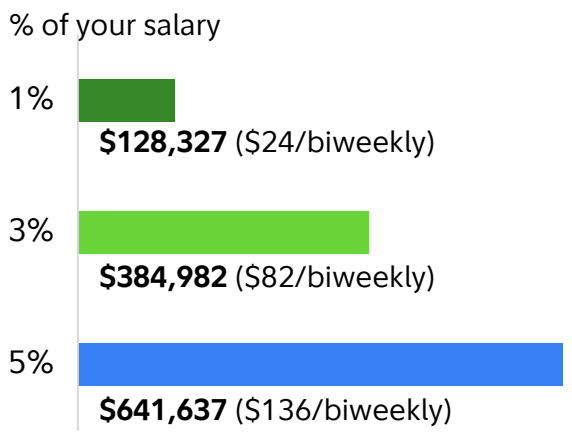
- If you put \$50 into your workplace savings plan, the full \$50 gets saved for your future, paying taxes when you take money out later. If that same \$50 stayed in your paycheck, taxes would be taken out first, reducing the amount you take home.
- If your plan offers Roth savings, you pay taxes on that \$50 today, making your savings contributions less, but allowing you tax-free withdrawals in retirement.



## Savings for future you

Here's an example of how small contributions today can have a big impact on your savings later:

**Potential Savings after 32 years**  
35 years old | \$70,000 salary\*



And remember, you can always increase your contributions.

## Employer match adds a boost

If your employer offers a match, they add extra money to your savings when you contribute—up to a set limit.

## Earn interest on your savings

Interest on what you save can earn even more interest if it stays invested.

## Next steps

Scan the QR code on the right to enroll now!



You can also scan this QR code to access our take home pay calculator to see what's right for you.



Investing involves risk, including risk of loss.

\*For illustration purpose only. This hypothetical example assumes the following: (1) a beginning balance of \$0; (2) bi-weekly contribution approximated based on a 1%, 3%, or 5% of starting salary of \$70,000. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 7%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars. This model does not take into account IRS contribution limits or "catch-up" contributions. Your own plan account may earn more or less than this example and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets.

<The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.>