

# PEDAL TO THE METAL.

## Start saving now!

**Life at blazing speed! Yep, that's how you see your retirement. "Well, race prep begins today."** And if you like the idea of winning, consider starting your race prep today, because many financial experts predict you'll need 70% - 90% of your pre-retirement income to have income in retirement.

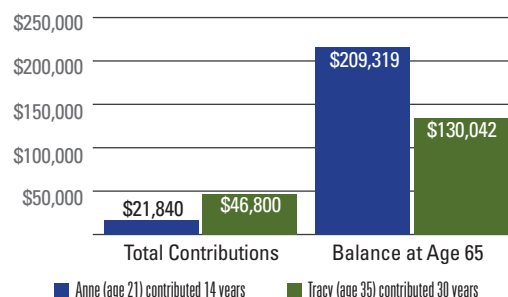
Don't worry, you've got a great vehicle: your 403(b) plan.

- **Does a lot of the shifting for you**—with payroll deductions, pre-tax contributions and tax-deferred growth or after-tax contributions, could all mean more in your pocket tomorrow.
- **Lets you push your savings to the extreme**—you can start slowly, if you like, and accelerate to get to your maximum speed. Over time, try to accelerate to contributing 11%-15% of your pay to get you to the finish line strong.
- **Gives you the chance for extra speed when the finish line is approaching**—with Catch-up Contributions (if applicable), and other tax credits (if applicable, based on IRS guidelines) that allow you to contribute even more to your account

And for even more horsepower, take advantage of any company match to boost your retirement savings.

***Drivers... start your engines!***

### THE IMPORTANCE OF STARTING EARLY \$30 contribution per week



This chart for illustration purposes only. Your circumstances will differ from this example. It is unlikely that any investments would have such consistent returns. Assumptions do not include wage increases or price inflation. Saving for retirement does not guarantee a profit or protect against a loss. This chart assumes an annual return rate of 6.3%.

