

Want to feed your future?



Add some green.

To make a salad bigger, you can always add more lettuce.

And it's just as good for you to add to your retirement account. Even another 1% a year adds up. And the more you contribute, the more you'll gain if your investments increase in value.

Don't have money to spare? Here are three ways to increase your contribution without lowering your paycheck:

- Invest this year's 2% payroll tax cut from Social Security taxes into your account. And thank the federal government for its help.
- If you get a raise, give part of that to your retirement account. It may be worth more when you actually retire.
- Put your tax refund to work for you, and invest it in your retirement account. That way, your money has a chance to make money over time.

Even a small increase in contributions adds up. Here's how an annual 1% or 2% increase in savings adds up for a salary of \$40,000 a year:

Additional Monthly Savings	5-Year Total	15-Year Total	25-Year Total
\$33.33 (1% of salary)	\$2,400	\$10,600	\$27,000
\$66.66 (2% of salary)	\$4,800	\$21,100	\$54,000

All illustrations assume contributions at the end of each month and a 7% annual investment return, compounded monthly, which is reinvested. Amounts are rounded to the nearest \$100. It is not meant to represent any specific investment.

Your small changes today might have a big impact when you retire. Save more.

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