

# Give your dough time to rise.



## (You'll need it.)

**Most bread needs time to grow and so do most investments. Look ahead and consider what you'll need financially when you retire:**

- What will things cost?
- How much will you need? (general rule of thumb is 70% - 90% of your pre-retirement income)
- What about Social Security? (Today, 96% of retirees receive Social Security with an average monthly benefit of about \$1,160. Is that enough? Will it change?)
- Will you outlive your money?

The sooner you start investing, the more time your money will have to grow. And one of the best places to do it is in your 401(k) plan.

### **It's convenient.**

- You choose an amount and how to invest it in the options included in your plan.
- It's deducted automatically from your paychecks.

### **It's tax-deferred.**

- Your money goes in before taxes are taken out.
- No earnings are taxed until they're withdrawn, when your tax rate may be lower.
- That means more of your money will be available to invest.

## Start saving now.

Sources:  
Social Security Administration, [www.ssa.gov](http://www.ssa.gov), July 2010.

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