



Small increase, big difference

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Just a small increase in your retirement contribution level could mean thousands of dollars over time.

Contribution increase	Savings after			
	10 Yrs	20 Yrs	30 Yrs	40 Yrs
1% (\$20.83 monthly)	\$3,811	\$12,269	\$31,044	\$72,718
5% (\$104.17 monthly)	\$19,058	\$61,358	\$155,251	\$363,658

This example is hypothetical and for illustrative purposes only and is not indicative of the performance of any specific investment. Investments are subject to market risk and fluctuate in value. All contribution amounts are based on a \$25,000 annual salary and assume an 8 percent rate of return compounded monthly.
Source: Kmotion, Inc. 2009.

Cut back a little to save a lot

A few small changes can make a bigger retirement savings.

Give up	How often	Monthly expense	Value if invested for 25 years
Lunch out	2x a week	\$50.00	\$47,868
Vending soda	1x a day	\$12.00	\$11,488

This chart is hypothetical and for illustrative purposes only and is not indicative of the performance of any specific investment. The invested value assumes an 8 percent rate of return compounded monthly in a tax-deferred retirement account. Withdrawals will be subject to federal, and if applicable, state income taxes at the time of distribution. Prices in your area may be different. Source: Kmotion, Inc. 2009.

