

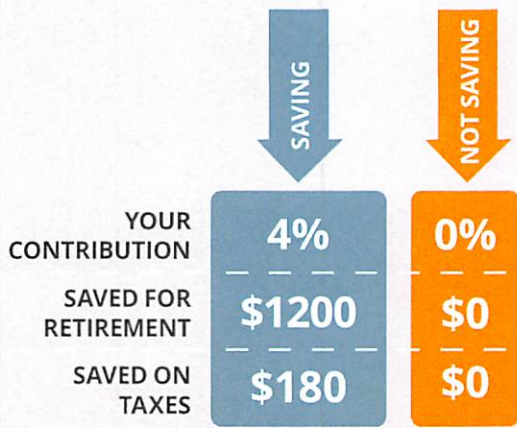
SAVING

Why start saving now?

Tax breaks

Pretax contributions reduce your taxable income, so you'll save for tomorrow and also save today.

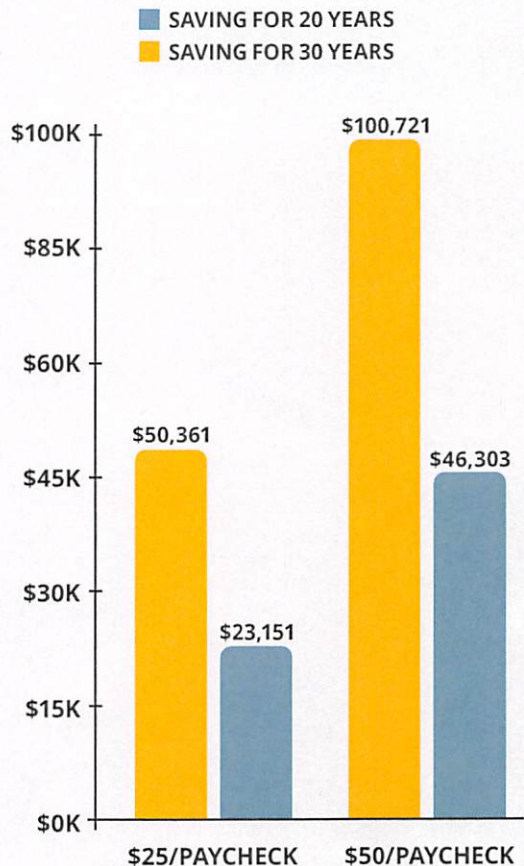
Here's an example of a \$30,000 income:



FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration that assumes a 15% federal tax rate. State and local taxes not included. Your salary, contribution rate and tax bracket may vary.

The sooner you start saving, the better

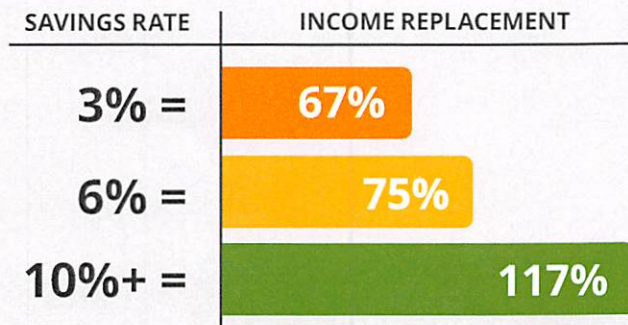
Any earnings are reinvested, building your savings, and it doesn't take a lot to start. Just \$25 or \$50 can add up to a lot over time.



FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return over 24 pay periods and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

Income replacement

The amount you save now may have the biggest impact on how much of your working monthly income you replace in retirement.



Source: Empower Retirement, *Lifetime Income Score VI: The Road Best Traveled*, April 2016.

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Start saving now

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