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Retirement Planning

> *Putting your savings goals into perspective.*

A little bit can go a long way. The tables below show how money invested in your retirement plan can grow over time. Although this example may not reflect your current salary, the lesson remains the same: A small increase can make a world of difference in retirement.

SCENARIO 1

(Assumes a \$50,000 salary and no company match)

If you contribute →	2%	4%	6%	8%	10%
Contribution every two weeks	\$38	\$77	\$115	\$154	\$192
Your contribution amount by year-end	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Account value in 10 years	\$15,285	\$30,570	\$45,855	\$61,140	\$76,426
in 20 years	\$49,261	\$98,522	\$147,783	\$197,044	\$246,305
in 30 years	\$124,783	\$249,566	\$374,349	\$499,132	\$623,915

SCENARIO 2

(Assumes a \$50,000 salary and a match of 50% up to the first 6%)

If you contribute →	2%	4%	6%	8%	10%
Contribution every two weeks	\$38	\$77	\$115	\$154	\$192
Add the employer match	\$19	\$38	\$58	\$58	\$58
Your contribution amount by year-end (including match)	\$1,500	\$3,000	\$4,500	\$5,500	\$6,500
Account value in 10 years	\$22,928	\$45,855	\$68,783	\$84,068	\$99,353
in 20 years	\$73,892	\$147,783	\$221,675	\$270,936	\$320,197
in 30 years	\$187,174	\$374,349	\$561,523	\$686,306	\$811,089

Values are for illustrative purposes only and do not reflect the results of any particular investment, which will fluctuate with market conditions. Your paycheck may reflect different amounts. An 8% average annual return rate, compounded every two weeks, is assumed. Regular investing does not ensure a profit or protect against loss in a declining market. The actual results for the period shown will vary. Retirement plan distributions are subject to ordinary income tax and, if applicable, to an additional 10% federal tax penalty on early withdrawals. Please consult your financial representative for any specific questions you may have about your situation. The information contained herein has been prepared solely for informational purposes and is not an offer to buy or sell or a solicitation of an offer to buy or sell any security or to participate in any trading strategy. The reader should not assume that any investments in sectors and markets identified or described were or will be profitable. The use of tools cannot guarantee performance. Past performance is no guarantee of future results. The information in this material may contain projections or other forward-looking statements regarding future events, targets or expectations, and is only current as of the date indicated. There is no assurance that such events or targets will be achieved, and may be significantly different than that shown here. The "Retirement Report" is published monthly by Retirement Plan Advisory Group's marketing team. This material is intended for informational purposes only and should not be construed as legal advice and is not intended to replace the advice of a qualified attorney, tax adviser, investment professional or insurance agent. (c) 2013. Retirement Plan Advisory Group.

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