



No More Excuses!

Saving for retirement can be intimidating, but it doesn't have to be. Finding reasons not to contribute to your retirement plan will hurt you in the future.

Do any of these excuses sound familiar?

If You Think ...

Then Consider...

“I don't make enough money.”

Tax savings. Your contribution is taken out before taxes, so the amount you pay taxes on is lower.

“I'm too young to worry about it right now; time is on my side.”

The magic of compounding. When you give your money more time to accumulate, the earnings on your investments—and the annual compounding of those earnings—can make a big difference in your final return.

“I'm too old, it's too late.”

It's never too late. If you're 50 years old or older, you can contribute a catch-up deferral of up to \$6,000 for 2015. You still have time to put your money to work for you.

“Stocks, bonds ... it's too confusing!”

There is an easier way! Your plan may have the option to invest your money in a “pre-set” asset allocation or lifestyle model that takes into account your expected retirement date or age. It's a “set it and forget it” approach and works well for the less sophisticated investor.

“I'll still have my Social Security.”

Don't count on it. A dwindling workforce means fewer tax dollars down the road. In just a few years there will be two workers per every one retiree.

“I just don't know how to get started.”

Help is available. Understanding how to begin saving for retirement might be overwhelming, but it's easier than you think. Contact Human Resources for an enrollment form or call our retirement plan consultant, TP Investment Advisory Services, at 610-742-6314 for more information.

Stop finding reasons **Not** to contribute to your
Retirement Plan

For more information or to enroll in the plan contact your benefits department or Brad Warner/Tom Padilla at TP Investment Advisory-610-742-6314.