

The Real Cost of Coffee and Lunch

Saving for retirement isn't easy. However, what you may not realize is that by making small adjustments you can save a substantial amount that can be added to your retirement plan.

How often do you find yourself stopping for coffee on the way to work? Do you go out for lunch several times a week? Cutting back on these minor expenses can lead to big savings.

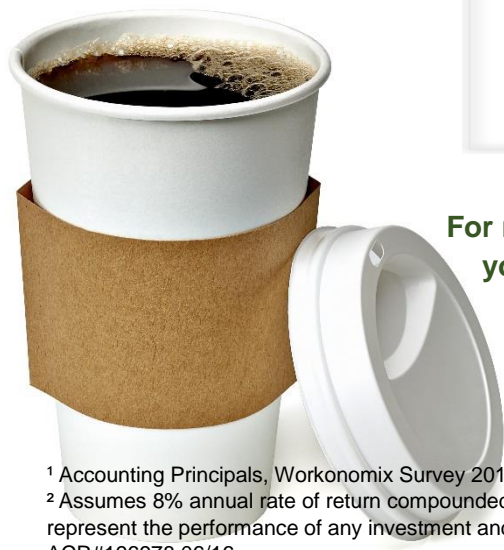
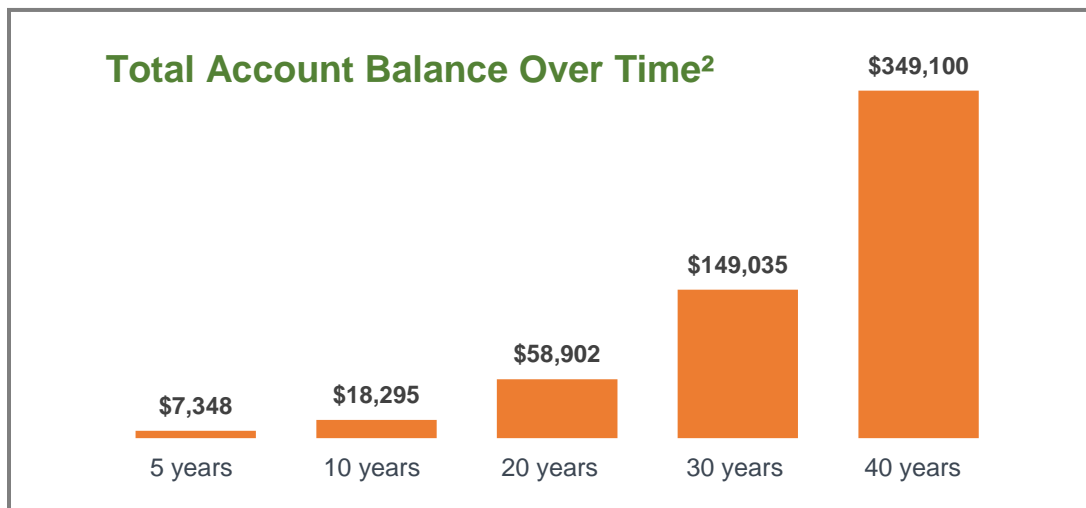
FACT: More than 82% of Americans spend an average of \$57 every week on coffee and lunch.¹

That's \$21 per week on coffee and \$36 per week on lunch, for a total of \$2,964 per year.

How much can you save by not spending on coffee and lunch for just two days per week?

By cutting back on purchasing coffee and lunch for just two days a week, you could save **\$23 per week**, which is a total of **\$1,196 per year**.

What does an extra \$1,200 per year really look like?



For more information on how you can enhance your financial wellness, contact your plan consultant.



¹ Accounting Principals, Workonomix Survey 2013.

² Assumes 8% annual rate of return compounded. The illustration is hypothetical and intended for illustrative purposes only. The results do not represent the performance of any investment and rates of return will vary over time depending on market conditions.