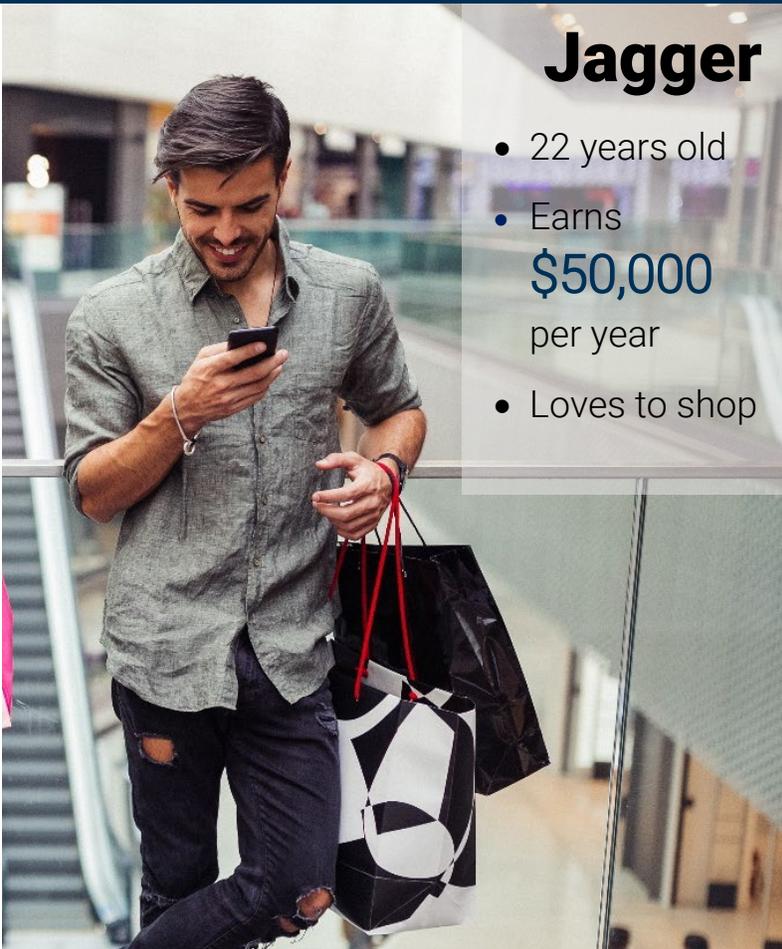


Skip the Line, But Don't Skip the Match!



Jagger

- 22 years old
- Earns **\$50,000** per year
- Loves to shop

His employer matches **50%** up to **6%** of Jagger's contributions

Jagger only contributes **2%** so he can shop more.

This earns him an additional **\$83.33** per month in company match.



By not maximizing the company match, Jagger will leave **\$1,000** on the table in one year.

By the time Jagger reaches retirement age, he will have left more than **\$43,000** on the table.

If Jagger put the extra \$1,000 towards his retirement, assuming an average return of 10% per year, (from 22 to 65) the \$1,000 per year would grow to **\$592,400**

On average, employees leave **\$1,336** in matching funds on the table each year.¹ Don't make the same mistake!

IMPORTANT DISCLOSURE INFORMATION

MCF Institutional is an SEC-registered investment adviser d/b/a of MCF Advisors, LLC ("MCF"). Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or any non-investment related content, made reference to directly or indirectly in this brochure will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this brochure serves as the receipt of, or as a substitute for, personalized investment advice from MCF. To the extent that a reader or listener has any questions regarding the applicability of any specific issue discussed herein to his/her/its individual situation, he/she/it is encouraged to consult with the professional advisor of his/her/its choosing. MCF is neither a law firm nor a certified public accounting firm and no portion of the content should be construed as legal or accounting advice. A copy of MCF's current written disclosure statement discussing our advisory services and fees is available upon request. If you are an MCF client, please remember to contact MCF in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing / evaluating / revising our previous recommendations and/or services.