

# Participant Memo

SAVE EARLY, REACH YOUR GOAL



Contributing to your employer’s retirement plan as soon as you’re eligible is crucial to meeting your retirement goals. The earlier you start saving, the more time compounding interest has to work on your behalf. Putting off contributions today means increased contributions to reach the same goals tomorrow.

For example:

Shane, Maria and Nadia are each beginning their retirement savings journey today and each wish to accumulate **\$300,000** for retirement at 65. How much do they need to contribute to meet their goal?



**Shane**  
25 years old

Needs to save:  
**\$93/month\***



**Maria**  
35 years old

Needs to save:  
**\$210/month\***



**Nadia**  
45 years old

Needs to save:  
**\$520/month\***

*\*Assumes an average rate of return of 8%. These examples are hypothetical in nature, do not represent any specific investment, and do not account for any fees or expenses associated with an actual investment.*



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