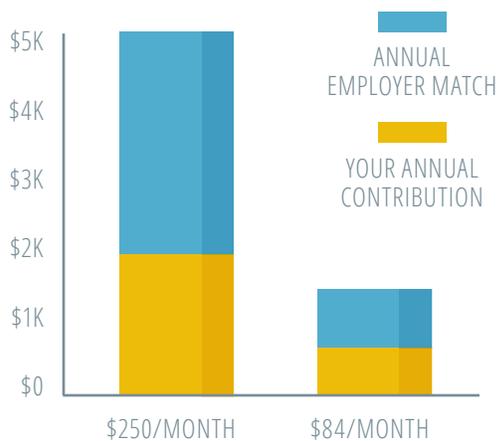


# Save more for your future

## Max out your employer match<sup>1</sup>



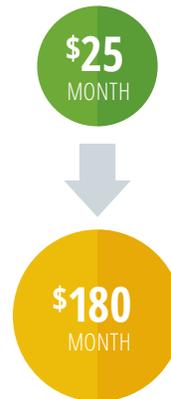
## Use credit wisely

Credit cards may cost you a lot more than you realize.<sup>2</sup>



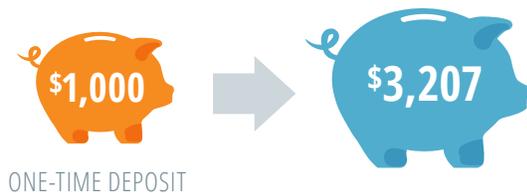
## Increase your monthly income in retirement

Saving just \$25 more a month can become \$180 a month in retirement.<sup>4</sup>



## Use windfalls wisely

A one-time deposit (e.g., from a bonus) can pay off if you invest some of it in your retirement account.<sup>3</sup>



Call 800-338-4015 to learn more or visit [empoweringmymoney.com](http://empoweringmymoney.com) to access helpful information, videos, calculators and more

1 This is a hypothetical illustration to show the value of an employer savings match. It assumes a hypothetical employer match of 50 cents per dollar up to 5%. Your employer match rate may vary.  
 2 This is a hypothetical illustration to show the cost of credit card interest. It assumes a 15.07% interest rate with 80 monthly payments of \$40. Generated from Credit Karma Debt Repayment Calculator.  
 3 This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return and reinvestment of earnings with no withdrawals over 20 years. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.  
 4 This hypothetical illustration assumes contributions of \$25/month for 30 years at 6% annual rate of return and reinvestment of earnings with no withdrawals. This is followed by withdrawals of \$179.92/month for 20 years at 6% annual rate of return during retirement. These rates of return are not guaranteed. Investing involves risk, including loss of principal. This illustration does not include any taxes due, fees, charges or expenses. These deductions would reduce the tax-deferred amount shown in this illustration.



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