



## How a small increase could be a **BIG** help!

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Deferral Per Pay	Actual Pay Reduction	Annual Deferral	Annual Pay Reduction	Accumulation 20 Years	Accumulation 25 Years	Accumulation 30 Years
\$25	\$18.75	\$650	\$488	\$30,966	\$49,468	\$76,655
\$50	\$37.50	\$1,300	\$975	\$61,931	\$98,937	\$153,310
\$75	\$56.25	\$1,950	\$1,463	\$92,897	\$148,405	\$229,965
\$100	\$75.00	\$2,600	\$1,950	\$123,862	\$197,874	\$306,620
\$125	\$93.75	\$3,250	\$2,438	\$154,828	\$247,342	\$383,275
\$150	\$112.50	\$3,900	\$2,925	\$185,794	\$296,810	\$459,930
\$175	\$132.79	\$4,550	\$3,453	\$216,759	\$346,279	\$536,585
\$200	\$154.04	\$5,200	\$4,005	\$247,725	\$395,747	\$613,240
\$225	\$175.29	\$5,850	\$4,558	\$278,691	\$445,215	\$689,895
\$250	\$196.54	\$6,500	\$5,110	\$309,656	\$494,684	\$766,550
\$275	\$217.79	\$7,150	\$5,663	\$340,622	\$544,152	\$843,205
\$300	\$239.04	\$7,800	\$6,215	\$371,587	\$593,621	\$919,860
\$350	\$281.54	\$9,100	\$7,320	\$433,519	\$692,557	\$1,073,170
\$400	\$324.04	\$10,400	\$8,425	\$495,450	\$791,494	\$1,226,480
\$450	\$366.54	\$11,700	\$9,530	\$557,381	\$890,431	\$1,379,790
\$500	\$375	\$13,000	\$9,750	\$619,312	\$989,368	\$1,533,100
\$550	\$412.50	\$14,300	\$10,725	\$681,243	\$1,088,304	\$1,686,410
\$600	\$450	\$15,600	\$11,700	\$743,175	\$1,187,241	\$1,839,720
\$634	\$475.50	\$16,484	\$12,363	\$785,288	\$1,254,518	\$1,943,971

This table shows the cumulative value of 26 bi-weekly deferral amounts over 20, 25, and 30 years, assuming a compound annual rate of 8% and a 25% federal tax rate, for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes. Actual investment returns will vary from year to year, and the value of your account after the specified periods of years shown in the table may be less or more than the amounts shown. This illustration is hypothetical and is not intended to serve as a projection of the investment results of any specific investment. If fees and expenses were reflected, the returns would have been less.

## To increase your deferral today, contact:

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## ARE YOU ON TRACK TO REACH YOU RETIREMENT GOALS?

To find out, check out the *On Your Side* Interactive Retirement Planner<sup>SM</sup> at:  
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### *Investing involves risk, including possible loss of principal.*

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