



It's Your Future – Continue to Contribute

Right now there is no question that we are facing tougher economic times. Many of us may be looking at ways to try to save extra money to meet our budgets and cover our expenses. Yet during times of market volatility, it is especially important to think about your future.

As a plan participant, saving is a personal decision and a personal responsibility. Don't be discouraged from contributing to your plan because of other factors that may be out of your control. The one thing that you can control is your contribution to your future. Stopping your contributions for only one or two years could really cost you.

Sophia

- Starts contributing to her retirement Plan at age 30
- Contributes \$100 per month
- Contributes consistently until she reaches age 65

Account Value at age 65: \$230,918

John

- Starts contributing to his retirement Plan at age 30
- Contributes \$100 per month
- Due to economic challenges, stops contributing for 5 years beginning in the month he turns age 40
- Begins contributing \$100 per month again beginning in the month he turns age 45 until age 65

Account Value at age 65: \$193,188

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Because John stopped contributing for 5 years, not only did he lose the opportunity to contribute an additional \$6,000, but he also lost out on the opportunity for growth in his account. Because she saved continuously up to age 65, Sophia has an additional \$37,730 in her account.

And don't forget – contributing to your plan with tax-deferred contributions offers you a tax benefit at the end of each year, along with the potential for your savings to grow over time. Stopping your contributions will result in an increase of your taxable income, and potentially your tax liability. So continue to contribute today because, after all, your future is what you put into it.

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