



A Saver's Paycheck

WHAT REALLY
HAPPENS TO YOUR
PAYCHECK?

As Americans we tend to be better borrowers than savers. For most of our big purchases we 'borrow'; mortgages, car loans, school loans, etc. However, the one thing we can't borrow for is retirement; we must save for retirement. Even if you can only save a little, that little will go a long way for helping you achieve your retirement goals.

Before you decide not to save for your retirement, let's take a look at a saver's paycheck versus a non-saver's paycheck on the next page.


A SAVER'S PAYCHECK VERSUS A NON-SAVER'S PAYCHECK*

Participant 1: John Doesn't Save, Takes the Money

Paycheck: \$1,000

Retirement Savings: \$0

Taxes: \$200

Total in cash: \$800 




Participant 2: Mary Saves Toward Retirement

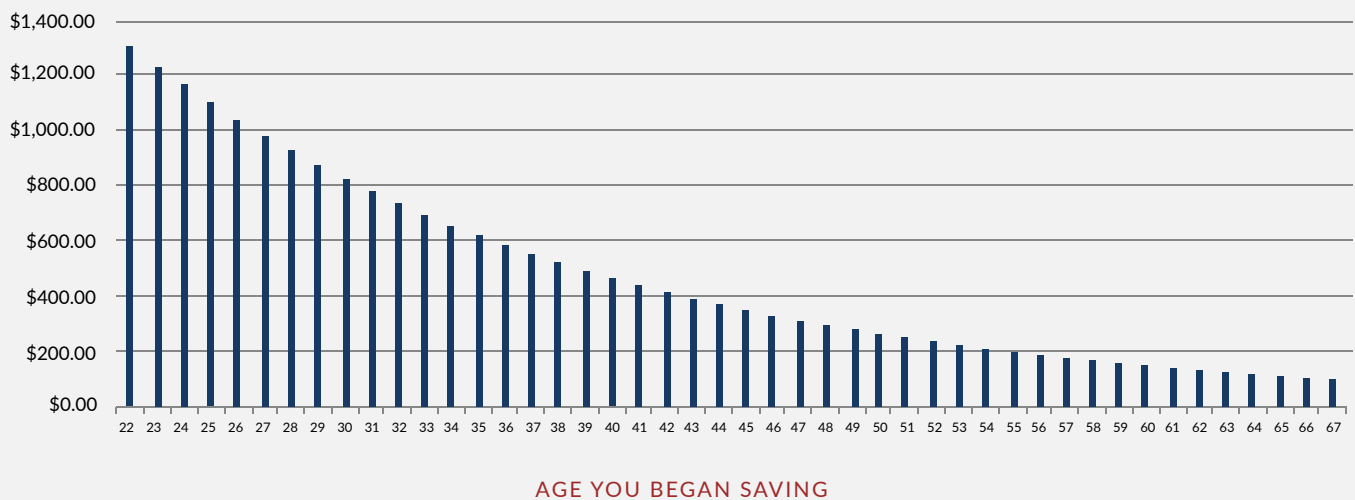
Paycheck: \$1,000

Retirement Savings: \$100 (Mary put \$50 into savings, and her employer matched that \$50)

Taxes: \$190 (Mary is only taxed on \$950 since the \$50 she saved for retirement isn't taxed until it's needed for retirement)

 Total in cash & retirement savings: \$860

HOW MUCH WILL \$100 GROW WHEN YOU RETIRE?**



*Participant assumptions based on a 20% tax rate.

**Assumptions calculated assuming an 8% annual return and 2% inflation rate.

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