



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

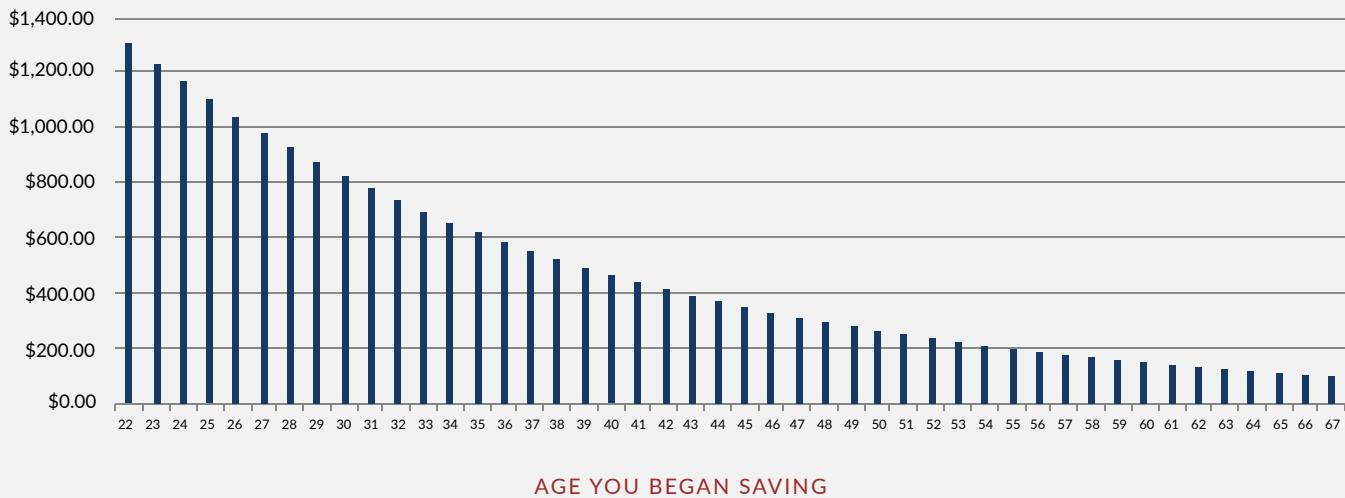
Paycheck: \$1,000
 Retirement Savings: \$0
 Taxes: \$200
 Total in cash: \$800 



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.

American Trust and American Trust Retirement are brand names used by affiliates American Trust Company and AT Retirement Services, LLC in marketing services to the retirement plan industry. AT Retirement Services, LLC is not a trust company and does not provide fiduciary services other than certain administrative services as defined under ERISA.

To review all disclosures, visit americantrustretirement.com/disclosures.

Products and services offered by American Trust Company are not insured by the FDIC, are not a deposit or other obligation of, or guaranteed by, American Trust Company, and are subject to investment risks, including possible loss of the principal amount invested.

Not FDIC Insured | No Bank Guarantee | May Lose Value