

Make the Most of Your 401(k)

Are you saving for retirement? In your early working years, saving for a goal that's decades away may be easy to postpone. However, attaining that goal through your 401(k) plan is easier than you think and the sooner you get started, the more secure your retirement years will be! Find out how your Workplace Retirement Plan can benefit you.



Convenient

You decide how much you would like to contribute and that amount is automatically deducted from your paycheck. You can change your contribution amount at any time.



Inexpensive

A small contribution each paycheck can really add up over the course of your career. On top of this, there are tax savings when you contribute to your 401(k).



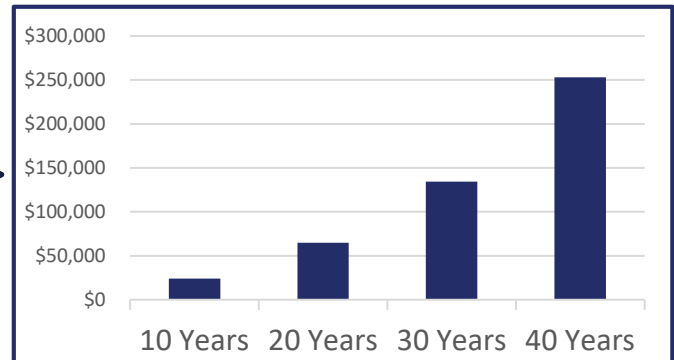
Profitable

You choose investments for your 401(k) funds and can take advantage of compounding growth. Allowing your money to grow over a 40 year period can produce exponential growth.

Contribution %	Amount Per Pay \$	Pre-Tax Pay Reduced by	Annual Contribution
1%	\$23	\$17	\$600
3%	\$70	\$52	\$1,800
5%	\$115	\$87	\$3,000
8%	\$185	\$138	\$4,800



\$70 Per Paycheck Over 40 Years



All examples are hypothetical and for illustration purposes only. Assumes an annual salary of \$60,000 paid bi-weekly and a federal tax bracket of 25%. As Roth 401(k) contributions are made after-taxes, net pay is reduced at the same figure as the dollar amount indicated in the second column.

Example is hypothetical and for illustration purposes. Assumes contributions of \$1,800 per year with a rate of return of 5.5%. Calculated using the 403(b)/457/401(k) Savings Calculator at u.bpas.com

Get on the Road to Financial Security. Enroll Today!

Questions? Let's talk.

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Make the Most of Your 403(b)

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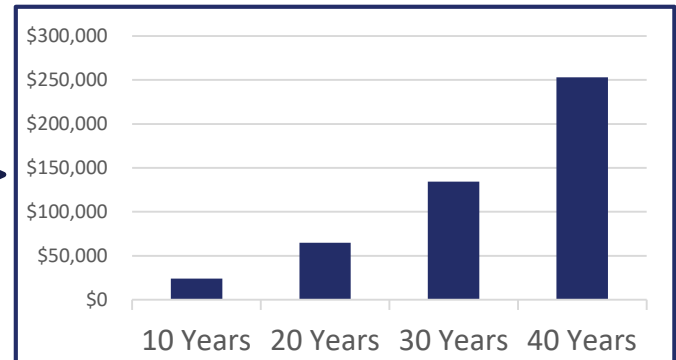
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It's convenient.

Have you ever paid a bill on-line? Many people use on-line bill pay because it's quick, easy and a lot more convenient than writing a check and sending it in the mail. Your 401(k) Plan is even easier and gives you the opportunity to pay yourself first. Contributions are taken directly from your paycheck and invested into your retirement account. It's a simple but disciplined way to save – in the time it would take you to log into your checking account, your 401(k) contributions are already being invested for your future!

It's inexpensive.

Let's face it, retirement is going to be expensive. It's estimated that a couple will need over \$220,000 in retirement just for healthcare costs. The good news is that saving for retirement can be affordable, especially if you start early. You can save as little or as much of your pay as you can afford; just choose a contribution level that fits your current budget. Then you can increase your contributions whenever you get a pay raise. You also have the ability to contribute to your 401(k) on a pre-tax basis and defer taxes on your 401(k) contributions to retirement.

An early start is profitable.

Many employees that don't save for retirement explain that it's so far away; they'd rather focus on today's expenses and short-term savings goals. But delaying your retirement savings means you'll need to save up a lot more to catch up when you're in your later working years. Your contributions benefit by compounding and the longer your money is invested, the more you can take advantage of this financial concept. Interest, dividends and capital gains within your account build and can create a "snowball effect" over time, allowing your account to grow in size. The best way to take advantage of compounding is to start saving as early as possible.

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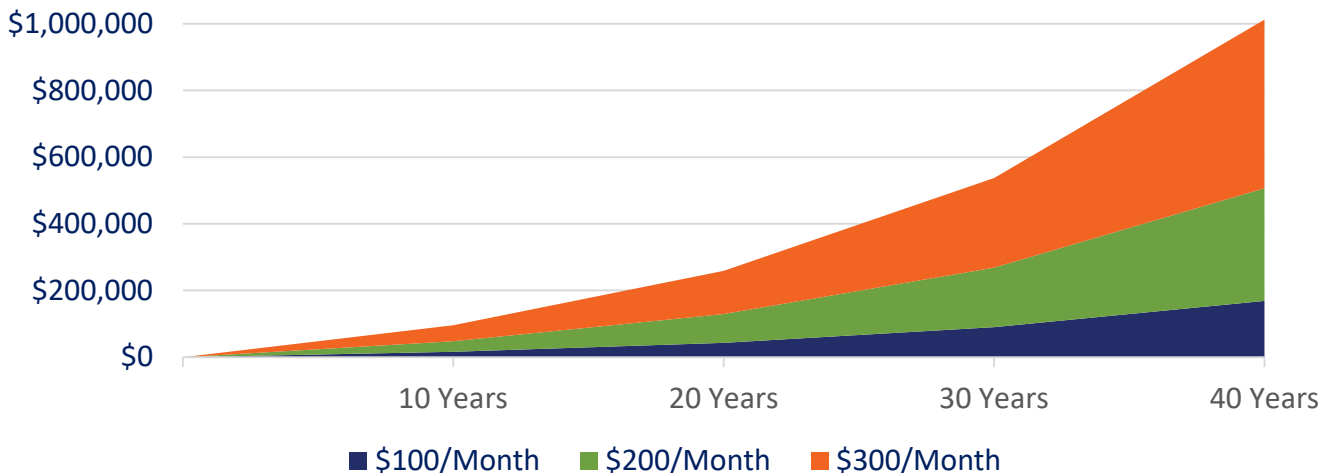
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It's Convenient – 401(k) contributions are taken directly from your paycheck by your employer, so there is no need to send a physical check. You decide what you would like to contribute, and the contribution goes directly into your account.

It's Inexpensive – Saving for retirement can appear to be like an expensive task. You can, however, contribute to your 401(k) on a pre-tax basis, deferring taxes on your contributions until retirement. By doing so, you can save more money now and let your account grow over time.

It's Exponential – Money has more value when you have a long period to invest it due to compounding interest. The earlier you start, the more time your money has to compound and grow exponentially. An early start, even with a small contribution amount, can really add up over the course of your career.



Calculated using the 403(b)/457/401(k) savings calculator on u.bpas.com. Assumption 5.5% returns each year. For illustrative purposes only.

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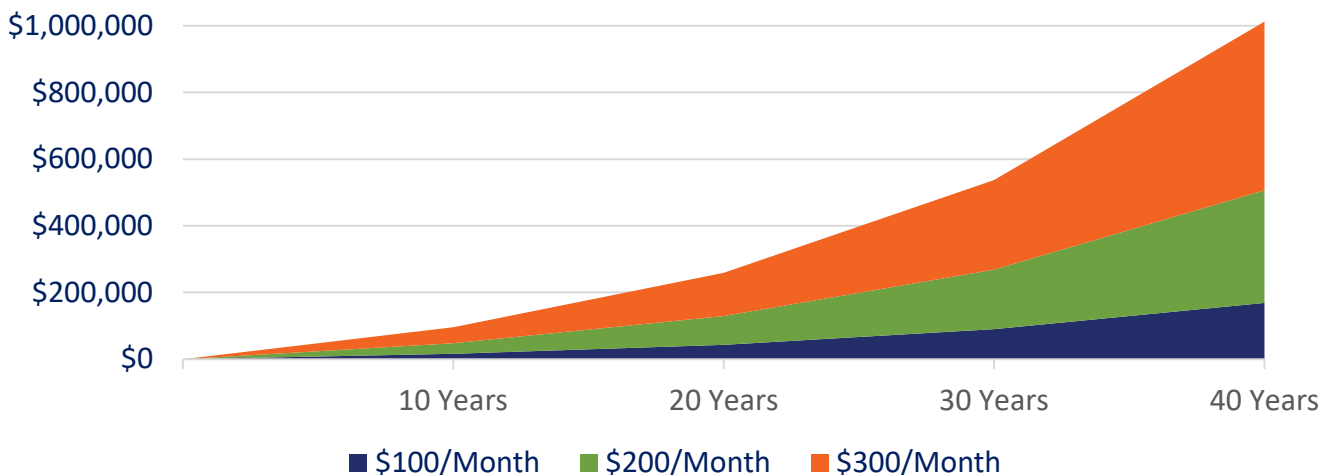
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