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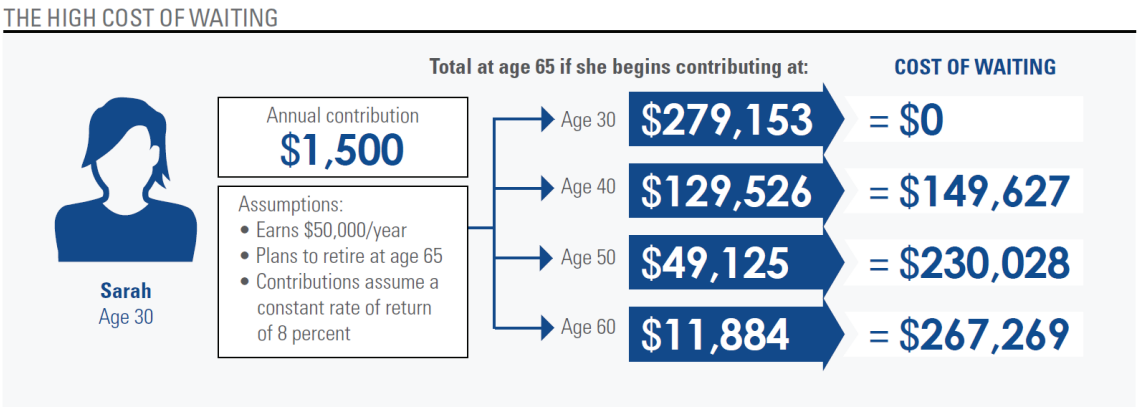
ARE YOU SAVING ENOUGH?

THE HIGH COST OF WAITING

Personal savings and investments outside of a retirement plan, such as IRAs, are only part of the overall retirement income picture. That is where your retirement plan comes into play. To ensure a secure financial future, you should strive to defer the maximum amount to your Company Retirement Plan. If you are unable to do this today, increase your deferrals in small amounts every six months, or with every pay increase.

If you wait to begin contributing to a retirement account, you will probably have to contribute more to reach the same financial goal than if you started early. To illustrate this, let's look at how much Sarah would be losing out on when she retires if she waits to contribute to her retirement account.



Source: One America, One Day is Today®. Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.

MORE INFORMATION

Remember, like other important things in life, your retirement account contribution plan requires periodic review. As your life and priorities change, the amount you can afford to contribute to your retirement account or your investment allocation strategy may also change.

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