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THE 12% SAVINGS GOAL

Most people need to save more — often a lot more — to build a nest egg that can meet their needs. Many financial experts recommend putting away 12 to 15 percent of your pay for retirement, starting as early in your career as possible[1]. There's a relatively painless way to reach that goal.

TAKE SMALL STEPS

+ Begin by contributing enough to receive your employer's matching contribution, if applicable.
+ Consider gradually raising your contribution amount to 12 percent or higher.
+ Raise your plan contributions once a year by an amount that's easy to handle, on a date that's easy to remember—say, 2 percent on your birthday. Thanks to the power of compounding (the earnings on your earnings), even small, regular increases in your plan contributions can make a big difference over time.

A LITTLE MORE CAN MEAN A LOT

+ Think ahead and take action now. To increase your deferral percentage, contact your HR department today.

Assumes an 8% average annual return compounded monthly and an annual withdrawal rate of 4% after the accumulation period indicated. For illustrative purposes only. Actual results may vary. All investments contain the risk of loss, up to and including the loss of the entire investment.

[1]https://www.fidelity.com/viewpoints/personal-finance/spending-and-saving

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