

Give Your Retirement Savings a Raise

Did you know that increasing your deferral rate in your retirement plan by as little as 1% can significantly help your money grow?

What would 1% mean to you?

1% of \$25,000 = Savings of \$5 per week, or \$250 a year

1% of \$35,000 = Savings of \$7 per week, or \$350 a year

1% of \$45,000 = Savings of \$9 per week, or \$450 a year

What deferring an additional 1% of your paycheck could potentially mean for your retirement account:

	ANNUAL INCOME		
<i>Hypothetical illustration</i>	\$25,000	\$35,000	\$45,000
After 10 Years Invested	\$3,295	\$4,613	\$5,931
After 20 Years Invested	\$12,875	\$12,875	\$16,544
After 30 Years Invested	\$19,765	\$27,670	\$35,576
After 40 Years Invested	\$38,690	\$54,167	\$69,643

hypothetical illustration of a 1% salary deferral with a 6% annual growth rate

This educational presentation is designed to illustrate the value of investing over various periods of time. However, the projected returns shown are based on a fixed interest rate of 6%, compounded overtime — this assumption does not consider possible declines in market values that would affect results of investments in your retirement plan.

THE
1%

CHALLENGE

An extra 1% out of your paycheck can put more money in your pocket at retirement.

Don't delay,
increase your
salary deferral rate
today!

©2021 CAPTRUST. This material has been prepared or is distributed solely for informational purposes and is not intended as legal, tax or investment advice. Individuals are encouraged to contact their tax counsel to obtain such advice.