



Retirement Planning

PUTTING YOUR SAVINGS GOALS INTO PERSPECTIVE

A little bit can go a long way. The tables below show how money invested in your retirement plan can grow over time.

SCENARIO 1

(Assumes a \$50,000 salary and no company match)

If you contribute →	2%*	4%*	6%*	8%*	10%*
Contribution every two weeks	\$38	\$77	\$115	\$154	\$192
Your contribution amount by year-end	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Account value in 10 years	\$15,285	\$30,570	\$45,855	\$61,140	\$76,426
in 20 years	\$49,261	\$98,522	\$147,783	\$197,044	\$246,305
in 30 years	\$124,783	\$249,566	\$374,349	\$499,132	\$623,915

SCENARIO 2

(Assumes a \$50,000 salary and a match of 50% up to the first 6% of pay)

If you contribute →	2%*	4%*	6%*	8%*	10%*
Contribution every two weeks	\$38	\$77	\$115	\$154	\$192
Add the employer match	\$19	\$38	\$58	\$58	\$58
Your contribution amount by year-end (including match)	\$1,500	\$3,000	\$4,500	\$5,500	\$6,500
Account value in 10 years	\$22,928	\$45,855	\$68,783	\$84,068	\$99,353
in 20 years	\$73,892	\$147,783	\$221,675	\$270,936	\$320,197
in 30 years	\$187,174	\$374,349	\$561,523	\$686,306	\$811,089

For more information contact your plan adviser, NFP, at 800.959.0071 or retirementinfo@nfp.com.

Percentage of salary.

Values are for illustrative purposes only and do not reflect the results of any particular investment, which will fluctuate with market conditions. Your paycheck may reflect different amounts. An 8% average annual return rate, compounded every two weeks, is assumed. Regular investing does not ensure a profit or protect against loss in a declining market. The actual results for the period shown will vary. Retirement plan distributions are subject to ordinary income tax and, if applicable, to an additional 10% federal tax penalty on early withdrawals. Please consult your financial representative for any specific questions you may have about your situation. The information contained herein has been prepared solely for informational purposes and is not an offer to buy or sell or a solicitation of an offer to buy or sell any security or to participate in any trading strategy. The information and/or analysis contained in this material have been compiled or arrived at from sources believed to be reliable, however NFP does not make any representation as their accuracy or completeness and does not accept liability for any loss arising from the use hereof. Past performance is no guarantee of future results. The information in this material may contain projections or other forward-looking statements regarding future events, targets or expectations. There is no assurance that such events or targets will be achieved and may be significantly different than that shown here.

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