

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

1% of \$50,000 = Savings of \$10 per week, or \$500 a year

1% of \$75,000 = Savings of \$14 per week, or \$750 a year

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

ANNUAL INCOME			
<i>Hypothetical illustration</i>	\$35,000	\$50,000	\$75,000
After 10 Years Invested	\$4,613	\$6,590	\$9,886
After 20 Years Invested	\$12,875	\$18,393	\$27,589
After 30 Years Invested	\$27,670	\$39,529	\$59,294
After 40 Years Invested	\$54,167	\$77,381	\$116,071

*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 over time—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!

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