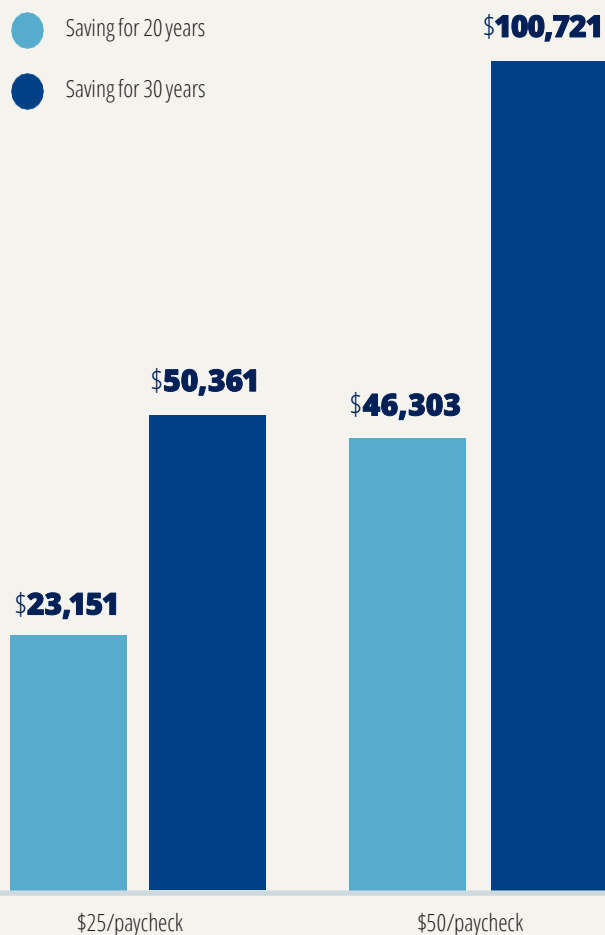


Why you should start saving now

The sooner you start saving, the better¹



Tax breaks

Pretax contributions reduce your taxable income — you'll save for tomorrow and also save today.²

\$30,000 INCOME	SAVING	NOT SAVING
Saved on taxes	\$180	\$0
Saved for retirement	\$1200	\$0
Your contribution	4%	0%

Check this off your list

According to recent data from the "Empowering America's Financial Journey" study, below are Americans' top five financial goals.³ Enrolling in your retirement plan can take less than a minute.

- ✓ Saving for retirement
- ✓ Paying off debt
- ✓ Making ends meet
- ✓ Building an emergency fund
- ✓ Saving for a major purchase or expense

FOR ILLUSTRATIVE PURPOSES ONLY.



➤ Visit empowermyretirement.com to access helpful information, videos, calculators and more. Scan this code with your camera to go there.

1 This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return over 24 pay periods and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted.

2 This is a hypothetical illustration that assumes 15% federal tax rate. State and local taxes not included. Your salary, contribution rate, and tax bracket may vary.

3 Empower, "Empowering America's Financial Journey," November 2022.

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