Similar to training for a big race, saving for retirement requires a solid plan with incremental increases along the way. Saving just 1% more of your salary can turn small steps into big strides, helping to improve your results at the finish line.

<table>
<thead>
<tr>
<th>STARTING AGE</th>
<th>1% MORE PER MONTH</th>
<th>ADDITIONAL MONTHLY RETIREMENT INCOME (estimate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>$33 ($40,000 salary)</td>
<td>$320</td>
</tr>
<tr>
<td>35</td>
<td>$50 ($60,000 salary)</td>
<td>$270</td>
</tr>
<tr>
<td>45</td>
<td>$58 ($70,000 salary)</td>
<td>$160</td>
</tr>
<tr>
<td>55</td>
<td>$67 ($80,000 salary)</td>
<td>$70</td>
</tr>
</tbody>
</table>

We recommend saving a total of at least 10%-15% annually, including any contribution your employer may make. But we realize most people won’t get there overnight. The key is to make a plan and increase your savings over time. To learn how, read Just 1% More Can Make A Big Difference.

Hypothetical examples assume that the individual saves until retirement age 67, lives through age 93, and receives a 1.5% real (inflation-adjusted) increase in wages per year. Rate of return is 7.0% and consists of 4.5% real return and 2.5% inflation. These illustrations assume that deferral percentage rates stay constant throughout the participants’ working careers. Estimated increases in retirement monthly income are in constant 2015 dollars. It is assumed that upon retirement the real (inflation-adjusted) dollar amount is withdrawn annually through age 93, and that the participant took no loans or hardship withdrawals from his or her workplace plan. The maximum annual qualified 401(k) retirement plan employee contribution limit in 2015 is $18,000 (or $24,000 if age is 50 or older). All dollars shown (including increases to monthly retirement paycheck) are pretax dollars. Upon distribution, applicable federal, state, and local taxes are due. No federal, state, or local taxes; inflation; or account fees or expenses were considered. If they were, returns and monthly increases would be lower.

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Investing involves risk, including risk of loss.

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