

# Playing the Percentages



*Increasing your retirement plan contribution by just a small percentage can give your future a real boost.*

Check out this example of a person earning a \$25,000 annual salary. See how increasing the contribution by just 1 or 2% can potentially result in a much higher account balance at retirement.

Percentage Contribution (Annual)	Monthly Contribution	Investment Horizon of 10 years	Investment Horizon of 20 Years	Investment Horizon of 30 Years	Investment Horizon of 40 Years
1%	\$20.83	\$3,811	\$12,269	\$31,044	\$72,718
2%	\$41.67	\$7,623	\$24,545	\$62,103	\$145,470
3%	\$62.50	\$11,434	\$36,814	\$93,148	\$218,188
4%	\$83.33	\$15,245	\$49,083	\$124,192	\$290,906
5%	\$104.17	\$19,058	\$61,358	\$155,251	\$363,658
6%	\$125.00	\$22,868	\$73,628	\$186,295	\$436,376

This is a hypothetical example based on an annual rate of return of 8%, compounded monthly. It is not intended to reflect an actual investment strategy.