



Every dog
has his day

**Your 401(k) Plan—
Make a lot out of a little.**



Make it Your Day—

Small Sacrifices make
a lot out of a little.

Give Up	How Often	Monthly Expense	Value if Invested 25 Years
Coffee & Bagel	Twice a week	\$20.00	\$19,147
Lunch Out	Twice a week	\$50.00	\$47,868
Dinner Out	Once a week	\$100.00	\$95,737
Movie Ticket	Once a month	\$10.00	\$9,574
Video Rental	Once a month	\$6.00	\$5,754
Vending Soda	Once a day	\$12.00	\$11,488



Assumes an 8% average annual return in a tax-deferred retirement account. The totals shown are estimates based on averages and general assumptions. This is an illustration only and not intended to predict the returns of any investment offered through your tax-deferred retirement account.

Write down some savings ideas
that you think will allow you to
begin contributing to your
401(k) plan, or to increase
your current contribution.

YOUR IDEAS HERE!