

Can you turn a gourmet latte into \$99,000 at retirement?¹

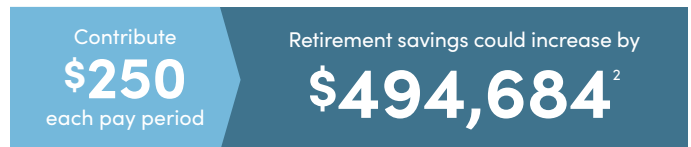
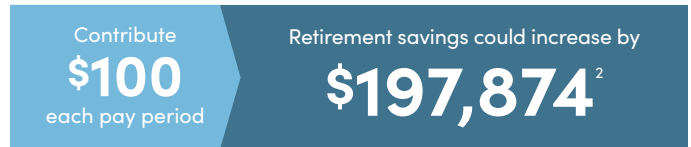
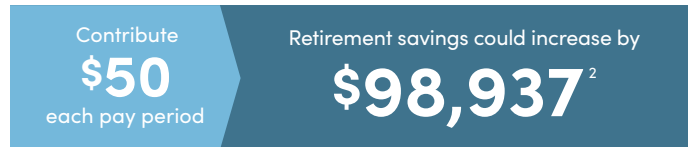


The cost of a latte at your local café every day for a week could amount to retirement savings worth \$99,000. Seem incredible?

You can do it! Contribute an extra \$50 each pay period (26 pay periods) beginning at age 40, and continue until age 65. Your supplemental retirement savings could increase by \$98,937!

Contributing \$100 a pay period could raise your supplemental retirement savings by \$197,874. And increasing your contribution to \$250 a pay period may lead to a generous additional savings of \$494,684!

Contributions beginning at age 40 to age 65



¹ Rounding to nearest \$1,000. Assumes an 8% compounded rate of return, 26 pay periods per year and continued contributions until retirement at age 65. Gourmet coffee price is assumed to be \$5.00 per day over 10 days in a pay period.

² This hypothetical is intended to show how compounding and persistency can impact retirement savings. Assumes an 8% rate of return, 26 pay periods a year and continued contributions until retirement at age 65. The performance shown below is not indicative of any particular investment. Investments are subject to market risk and may lose value.

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