

# No More Excuses!



## Participate in the retirement plan today.

<i>If You Think ...</i>	<i>Then Consider ...</i>
<b>“I don’t make enough money.”</b>	<b>Potential employer match and tax savings.</b> Your contribution is taken out before taxes, so the amount you pay taxes on is lower. Plus, your employer may make a matching contribution.
<b>“I’m too young to worry about it right now; time is on my side.”</b>	<b>The magic of compounding.</b> When you give your money more time to accumulate, the earnings on your investments—and the annual compounding of those earnings—can make a big difference in your final return.
<b>“I’m too old, it’s too late.”</b>	<b>It’s never too late.</b> If you’re 50 years old or older, you can contribute a catch-up deferral (check your plan limits for the amount, as it is subject to change each year). You still have time to put your money to work for you.
<b>“Stocks, bonds ... it’s too confusing!”</b>	<b>There is an easier way!</b> Your plan may have the option to invest your money in a “pre-set” asset allocation or lifestyle model that takes into account your expected retirement date or age. It’s a “set it and forget it” approach and works well for the less sophisticated investor.
<b>“I’ll still have my Social Security.”</b>	<b>Don’t count on it.</b> A dwindling workforce means fewer tax dollars down the road. In just a few years there will be 2 workers per every 1 retiree.
<b>“I just don’t know how to get started.”</b>	<b>Help is available.</b> Understanding how to begin saving for retirement might be overwhelming, but it’s easier than you think. Contact human resources for an enrollment form.



**Don’t put off until tomorrow what you can do today—  
contribute to your organization’s retirement plan!**