

## You Can Do It!

Does your retirement savings goal seem a bit out of reach? Have you ever been tempted to give up and settle for less? If you save at a steady pace and choose your investments wisely, your retirement savings *could* reach your long-term objectives. Here are some things to keep in mind.

### Reaching Peak Returns

The more your investments earn, the easier it will be to get to your savings goal. Historically, stocks have produced higher long-term returns than bonds and cash equivalent investments. Increasing the percentage of your portfolio that is allocated to stock investments may help you earn a higher overall return over time. But be sure to consider your risk tolerance and time frame when deciding how to allocate your assets.

### Climbing at a Steady Pace

How much should you contribute to your plan each month to reach your goal? The answer will depend on the returns your investments earn and the number of years you have left before you retire.

As an example, let's say your goal is to accumulate \$500,000 by retirement. (Your goal may be different.) Take a look at the chart below to see how much you would have to save, under different circumstances, to reach that goal.

While it may seem like a steep climb right now, reaching your retirement savings goal will be well worth the effort. After years of hard work, you'll be prepared to enjoy a comfortable retirement.

<b>A \$500,000 Climb</b>					
Current Age	Monthly Plan Contribution				
25	\$251	\$190	\$143	\$107	\$79
30	\$351	\$278	\$218	\$170	\$132
35	\$498	\$410	\$335	\$273	\$221
40	\$722	\$617	\$526	\$446	\$377
45	\$1,082	\$960	\$849	\$749	\$658
	6%	7%	8%	9%	10%
Average Annual Total Return					

This is a hypothetical example used for illustrative purposes only. It assumes retirement at age 65 and does not take into consideration any savings a participant may currently have. It does not represent the results of any investment plan in any fund or portfolio. Monthly compounding is assumed. Your investment results will be different. Amounts shown are before any taxes are taken out at distribution. *Source: NPI*