



Save more—automatically!



Saving more for retirement may not top your to-do list these days. Problem is, most people need to save more to build a nest egg that can meet their needs. Here's a way to get there from here.

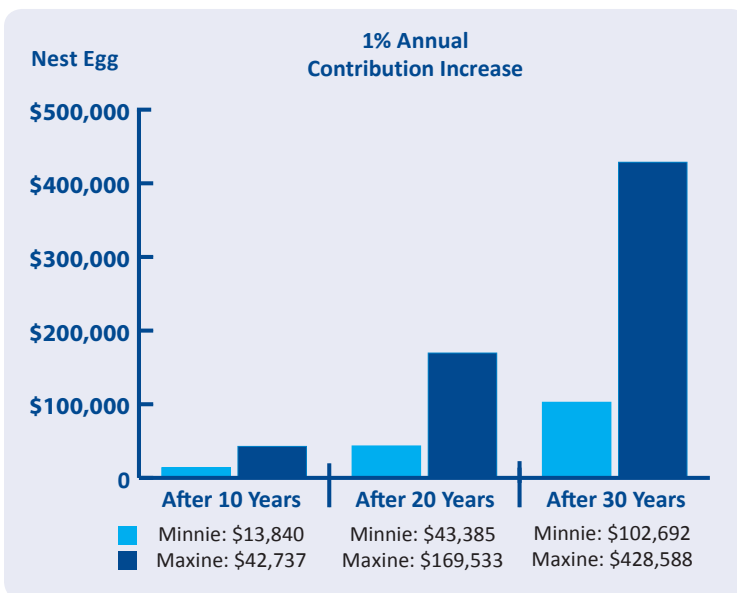
Consider our auto-increase service.

This free service raises your plan contribution rate once a year by an amount you choose. That can make it easier to reach your target—after all, if you don't see the money, you're less likely to miss it. What's more, even small, regular increases in your plan contributions can make a big difference over time.

The 1% difference

How big? Let's look at Minnie and Maxine. These hypothetical twin sisters do almost everything together. Both work for the same company, earn the same salary (\$30,000 a year), and start participating in the same retirement plan at age 35. In fact, just about the only difference is their savings approach:

Minnie contributes 2% of her pay each year. Her salary rises 3% a year (and her contributions along with it), her company matches 50 cents for each dollar she saves, and her investments earn 6% a year on average. So, after 30 years of diligent saving, Minnie reaches retirement with a nest egg worth **\$102,692**.



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For her part, Maxine gets the same pay raises, saves just as diligently, and has the same investments as her sister—except for one thing: She starts contributing 2%, but uses the auto-

increase service to raise her rate by 1% each year on her birthday until she reaches 10%. Then she turns off the auto-increase service and keeps saving 10% for the next 22 years, until she retires by Minnie's side.

The sisters celebrate at their favorite lunch spot, where Maxine tells Minnie that she never really noticed the difference in take-home pay when her savings rate was rising. Instead, all she saw was the result: **\$428,588** in her retirement fund by age 65. Not surprisingly, Maxine picks up the restaurant tab. Minnie handles the tip.

Think ahead. Take action now.



The 1% Difference



- ✓ **Get on the escalator!** Sign up for our auto-increase service at my.trsretire.com.
- ✓ **Learn more.** Scan the code at left with your smartphone to see what a big difference 1% can make!

This example is hypothetical and does not represent the performance of any fund. Regular investing does not guarantee a profit or protect against a loss in a declining market. Past performance does not guarantee future results. Initial tax savings on contributions and earnings are deferred until distribution. Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies. You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

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