

BUILDING BLOCKS FOR RETIREMENT

Retirement Planning Essentials

The \$10,000 Cup of Coffee

Have you ever stopped to think about how saving just a little money, over time, can really make a big difference? Think about this: Everyday items may cost only a few dollars, but when those same dollars are put toward retirement savings and invested, they can really add up!



You Can Contribute More If You Think About It Differently

By saving just a few extra dollars every week, you could significantly increase your retirement savings. Saving just \$4 weekly, or the cost of a cup of gourmet coffee over the course of 25 years can boost your retirement savings by \$16,608. Saving these few extra dollars is easy when you think of it in these terms!

Could you set aside an extra few dollars each week? If so, here's some motivation to actually do it:

Item	Savings	Increase Savings By:
Magazines, once a month	\$10 month/\$120 a year	\$9,574
Buying lunch, twice a week	\$10 week/\$520 a year	\$41,519
Movies, once a month	\$15 month/\$180 a year	\$14,360
Gourmet coffee, once a week	\$4 week/\$208 a year	\$16,608
Take out for dinner, once a week	\$30 week/\$1,560 a year	\$124,469

At the very least, you should try to contribute at least enough to receive the full amount of your employer's matching contribution (if offered). It's also a good idea to increase contributions annually, such as after a pay raise.

Hypothetical examples of savings are based on contributions made to a tax-deferred retirement account earning an 8% annual rate of return compounded at the same rate as contributions over a 25-year period. Your own investment returns may earn more or less than this example.



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