

**Make a small
change now.
Thank yourself
*LATER!***



TPC

401(K)

THE PAYROLL COMPANY

At Age 25, Heidi contributes 4% the first year, but increases 1% each year up to 15%. She saves \$697,428.

At age 25, Scott contributes 4% each year and continues to contribute 4% until age 67. He saves \$248,047

Heidi will save \$449,381 MORE just by increasing her contributions each year by 1%.



FOOD FOR THOUGHT

Retirees are spending an average of \$7,164 per year on food. This means you could need to save more than \$143,000 for food if you expect to be in retirement for 20 years or more.

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