

# Tax-deferred contributions can help your future take shape

Biweekly pretax contributions of \$150 could potentially grow to more than \$80,000 over 15 years. But your out-of-pocket cost may be less than you think.

26 contributions per year	Reduce current tax withholding by	Your out-of-pocket cost	Estimated account value 5 years	Estimated account value 15 years	Estimated account value 25 years
\$50.00	\$12.50	\$37.50	\$7,368	\$28,775	\$63,643
\$70.00	\$17.50	\$52.50	\$10,316	\$40,285	\$89,101
\$100.00	\$25.00	\$75.00	\$14,737	\$57,549	\$127,287
\$150.00	\$37.50	\$112.50	\$22,105	\$86,324	\$190,930
\$200.00	\$50.00	\$150.00	\$29,473	\$115,099	\$254,574
\$300.00	\$75.00	\$225.00	\$44,210	\$172,648	\$381,861

This example is hypothetical, does not reflect the return of any specific investment and is not a guarantee of a specific rate of return. Figures are based on an annual 5% rate of return and a 25% federal marginal income tax bracket. Income taxes must be paid at withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Bear in mind that investing involves risk, including possible loss of principal.



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We're here to help you take **action**

You can reach out directly to your financial professional.

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