

Saving a little more can add up to a lot

Put time to work for you.



An increase in your contribution, plus years of compounding interest, can potentially make a big difference in your retirement savings.

Think you can't come up with \$20 a month? Check this out.

Pack your lunch

Even if packing your lunch saves you just \$4 each time, you'll have \$20 in a week.

Make your own coffee

Let's say that saves you \$2 a day — you'll have \$20 in two weeks.

An increase of:	10 years	20 years	30 years
\$20 per month	\$3,293	\$9,287	\$20,190
\$50 per month	\$8,234	\$23,217	\$50,476
\$100 per month	\$16,469	\$46,435	\$100,953

This assumes a hypothetical 6% rate of return compounded monthly and contributions made at the end of each month. This illustration is hypothetical, is not guaranteed and is not intended to reflect the performance of any specific investment. There is no assurance that increasing contributions will generate investment success. In addition, these figures do not reflect taxes or any fees or charges that may be assessed by the investments. The tax-deferred investment will be subject to taxes on withdrawal. Systematic investing does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue consistently in up as well as down markets.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.



Have questions? Your Nationwide Retirement Specialist is here to help.



To schedule an individual appointment, scan this code.



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