

Automatic Savings Increases

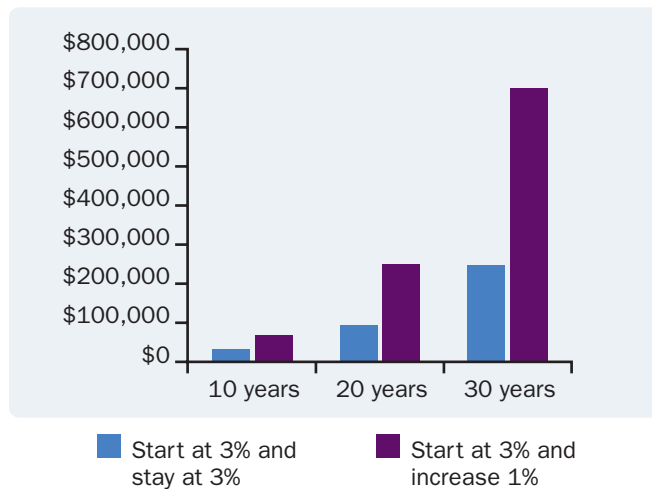
A built-in way to boost your retirement account balance

We all know it can be hard to save—especially for a goal like retirement that may be many years away. To help build your retirement savings, your employer offers automatic savings increases. At set intervals and amounts that are determined by you or your employer, your retirement plan will get raises—automatically. It’s a built-in way for you to increase your retirement savings and get you closer to where you want to be at retirement.

Small Increases and Compounded Earnings Can Add Up

Contributing 1% more each year can make a big difference at retirement—\$448,695 more. Take a look!

	Year 10	Year 20	Year 30
Start at 3% and stay at 3%	\$26,406	\$92,497	\$247,387
Start at 3% and increase 1%	\$60,438	\$248,775	\$696,062



If you make \$50,000 a year with 3% annual raises

Start at 3% and increase 1% each year until reaching 10%

You'll have \$448,695 more at retirement than if you started at 3% and stayed at 3%

And an employer match can add up to even more

Hypothetical, for illustrative purposes only, and not intended to represent the past or future performance of any specific investment. The potential balances shown represent the amount contributed and the interest compounded annually. Assumes \$0 beginning retirement plan balance, \$50,000 annual salary, 3% annual raises, 1% increases at the same time each year until reaching 10%, 8% average rate of return, reinvestment of dividends and capital gains, and no current taxes paid on earnings.

It's That Easy

If you were automatically enrolled into automatic savings increases, you don't need to do anything. Your employer offers them as a standard benefit through your retirement plan at work. If you haven't been enrolled and would like to sign up, please call us at **1-800-724-7526**. Or, on **schwabplan.com**, go to:

Plan Services > Contributions > Click on "Go to Contribution Rate"

Contact Us

If you have any questions about how the program works or want to know more about saving and how Schwab can help, please give us a call.