

Skip the Line, But Don't Skip the Match!

Jagger

- 22 years old
- Earns **\$50,000** per year
- Loves to shop

His employer matches

50% up to **6%** of
Jagger's contributions

Jagger only contributes **2%** so he can shop more.

This earns him an additional
\$41.67
per month in company match.

By not maximizing the company match,

Jagger will leave **\$1,000** on the table in one year.

By the time Jagger reaches retirement age, he will have left more than

\$43,000 on the table.

If Jagger put the extra \$1,000 towards his retirement, assuming an average return of 10% per year, (from 22 to 65) the \$1,000 per year would grow to

\$592,400

On average, employees leave

\$1,336

in matching funds on the table each year.¹
Don't make the same mistake!

¹2015 Financial Engines study.

Earn your full savings potential by hitting the full match plus more. For help finding the correct deferral amount for you, please contact Gateway Retirement Consulting at (908)233-8100 Option 2 or retirementconsulting@gatewayadvisory.com.

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