With today’s focus on health and fitness, people are living longer, healthier lives. Combined with the trend toward earlier retirements, a longer life span means you could spend 15, 20, 25 years — or more — in retirement. Are you saving enough so that you’ll have adequate resources to fund a long retirement without sacrificing your current lifestyle?

With all of the routine expenses life brings, we know that it can be difficult to factor in retirement savings. However, even small increases to your retirement account contributions can make a big difference in your total amount. Making consistent contributions over time to your retirement savings can add up significantly.

Consider these three tips on finding more money to contribute to your retirement account.

1. **Give your account a raise**

Review your retirement needs and raise your contributions annually in order to meet them. If you happen to get a raise, consider celebrating your success by increasing your retirement contribution rate. You’re not used to having that extra money, so chances are you won’t miss it.

**A small increase can go a long way**

As you can see, if an investor who makes $40,000 per year increases his contribution rate from 4% to 6%, that would mean over 20 years, his retirement account would increase by over $39,000, but his take-home pay would only decrease by $9,599.20!

<table>
<thead>
<tr>
<th>Deferral percentage comparison</th>
<th>4% deferral</th>
<th>6% deferral</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 years</td>
<td>$24,392.80</td>
<td>$36,589.21</td>
</tr>
<tr>
<td>20 years</td>
<td>$78,536.06</td>
<td>$117,804.08</td>
</tr>
<tr>
<td>30 years</td>
<td>$198,714.59</td>
<td>$298,071.89</td>
</tr>
<tr>
<td>40 years</td>
<td>$465,467.71</td>
<td>$698,201.57</td>
</tr>
</tbody>
</table>

**Note:** This example assumes a 25% tax rate and a consistent 8% rate of return
2. Pay off your debt

Think of the money that is tied up each month in payments toward personal debt. The sooner you pay off this debt, the sooner that money will be free to put toward your retirement goals.

3. Cut spending

Track how much you spend for a month, and then look for ways to cut spending to use toward investing in your retirement account.

For instance:
• Could you cut back by bringing your lunch instead of going out to eat?
• How about borrowing books from the library rather than buying them?
• Do you have a larger cell phone plan or cable package than you really need?

Attend to the health of your future! Visit www.promisesuccesshealthcare401k.com or call 1-800-442-4015 to increase your contributions today.

Note: All numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before reduction for taxes.

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