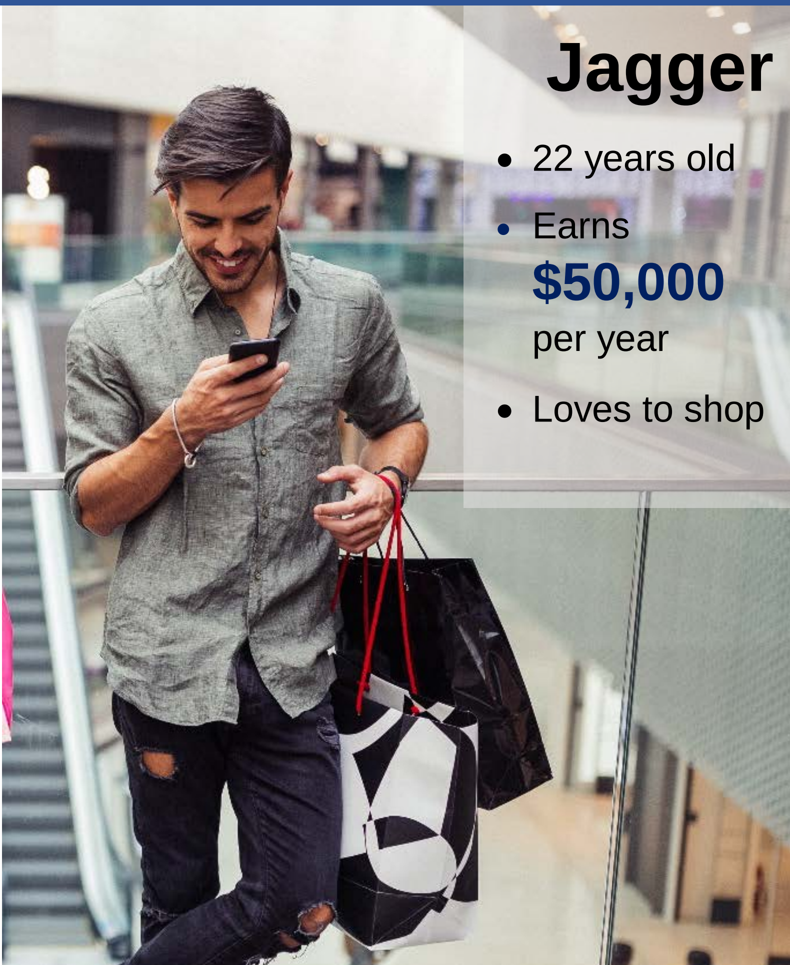
Skip the Line, But Don't Skip the Match!



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

$83.33

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!

[1]2015 Financial Engines study.

Earn your full savings potential by hitting the full match plus more. For help finding the correct deferral amount for you, contact our plan advisor, Spay & Associates/Matt Spay at (563) 326-0960 or mspay@spayandassociates.com.*Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC to residents of CA, FL, IA, IL, IN, MN, MO, NM, OH, TX, WI. Investment Advisor Representative, Cambridge Investment Research Advisors,Inc.a Registered Investment Adviser. Cambridge and Spay & Associates are not affiliated. 4007 E. 53rd St. Ste. 300, Davenport, IA 52807.***ACR#297176 09/18**